

District-wise Crops Notified under Restructured WBCIS Kharif 2020,2021 & 2022 Seasons

SI No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy, Banana,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
2	Kollam	Paddy, Banana, Pepper, Turmeric,Ginger,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
3	Kottayam	Banana, Pepper, Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
4	Idukki	Paddy, Banana, Pepper, Ginger, Turmeric, Sugarcane, Cardamom, Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
5	Ernakulam	Paddy,Banana,Turmeric,Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
6	Thrissur	Paddy,Banana,Arecanut,Nutmeg,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
7	Palakkad	Paddy,Banana,Pepper,Ginger,Turmeric,Sugarcane,Cardamom,Arecanut,Nutmeg , Tomato,Millets,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
8	Malappuram	Paddy,Banana,Pepper,Turmeric,Arecanut,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
9	Kozhikkode	Paddy,Pepper,Turmeric,Arecanut,Banana,Cocoa,Nutmeg,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin, Cucumber, Bhindi, Chilly
10	Kannur	Paddy,Banana,Pepper,Arecanut,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
11	Wayanad	Banana,Pepper,Ginger,Turmeric,Cardamom,Arecanut,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
12	Kasargode	Paddy,Banana,Pepper,Arecanut,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly

District -wise List of Reference Unit Area (Panchayat/Municipality/Corporation)(RUA) ,Reference

1	DISTRICT: THIRUVANANTHAPURAM			
SI No	Reference Unit Area (RUA)(Panchayat/Municipality/Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Sreekariyam	1	SKYMET AWS at Krishi Bhavan Kazhakkoottam	SKYMET AWS at Krishi Bhavan Attingal
2	Pothencode			
3	Ulloor			
4	Kazhakkoottam			
5	Mangalapuram			
6	Kadakampalli			
7	Andoorkkonam			
8	Attipra			
9	Kadinamkulam			
10	Karakulam	2	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Vellanad
11	Vattiyoorkkavu			
12	Kudappanakkunnu			
13	Aruvikkara			
14	Panavoor			
15	Anad			
16	Nedumangad Municipality			
17	Nanniyode			
18	Peringamala			
19	Vembayam	3	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
20	Parassala			
21	Karode			
22	Kulathoor			
23	Chenkal			
24	Thirupuram			
25	Poovar			
26	Attingal	4	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkoottam
27	Mudakkal			
28	Kadakkavoor			
29	Anchuthengu			
30	Vakkom			
31	Kizhuvillam			
32	Chirayinkeezhu			
33	Azhoor	5	SKYMET AWS at Krishi Bhavan Vellanad	SKYMET AWS at Krishi Bhavan Nedumangad
34	Kattakkada			
35	Poovachal			
36	Kuttichal			
37	Vellanad			
38	Aryanad			
39	Uzhamalakkal			
40	Tholikkode			
41	Vithura			
42	Manamboor	6	SKYMET AWS at Krishi Bhavan Ottoor	SKYMET AWS at Krishi Bhavan Attingal
43	Ottur			
44	Chemmaruthi			
45	Cherunniyoor			
46	Edava			
47	Elakamon			
48	Varkala			
49	Vettoor			

50	Athiyanloor	7	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
51	Kanjiramkulam			
52	Karakulam			
53	Neyyattinkara Municipality			
54	Kottukal			
55	Vizhinjam			
56	Venganoor			
57	Thiruvallom	8	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
58	Manikkal			
59	Nellanad			
60	Vamanapuram			
61	Pullampara			
62	Kallara			
63	Pangode			
64	Perumpazhuthoor	9	SKYMET AWS at Panchayat Office Kallikkad	SKYMET AWS at Krishi Bhavan Vellanad
65	Perumkadavila			
66	Kollayil			
67	Kunnathukal			
68	Ottasekharamangalam			
69	Aryancode			
70	Vellarada			
71	Amboori	10	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottoor
72	Kallikkad			
73	Pulimath			
74	Nagaroor			
75	Karavaram			
76	Navaikkulam			
77	Pallikkal			
78	Madavoor	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
79	Kilimanoor			
80	Pazhayakunnummel			
81	Balaramapuram			
82	Pallichal			
83	Nemom			
84	Maranalloor			
85	Kalliyoor	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
86	Vilavoorkkal			
87	Vilappuil			
88	Marukil			
89	Thiruvananthapuram Corp			
2	DISTRICT: KOLLAM			
SI No	Reference Unit Area (RUA)(Panchayat/Municipality/Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Oachira	1	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Clapana			
3	Thazhava			
4	KS Puram			
5	Karunagappally			
6	Thodiyoor			
7	Alappad			
8	Chavara	2	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
9	Panmana			
10	Neendakara			
11	Thevalakkara			
12	Thekkumbhagom			
13	Sashthancotta			

14	Sooranad (North)	3	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office(Chittumala) East Kallada
15	Sooranad (South)			
16	West Kallada			
17	Poruvazhy			
18	Kunnathoor			
19	Mynagappally			
20	Eravipuram	4	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
21	Mayyanad			
22	Vadakkevila			
23	Kottamkara			
24	Thrikkovilvattom			
25	Elampalloor			
26	Kollam			
27	Kilikkolloor			
28	Sakthikulangara	5	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
29	Chathannoor			
30	Paravoor			
31	Poothakkulam			
32	Kalluvathukkal			
33	Adichanalloor			
34	Nedumpna			
35	Chirakkara			
36	Kundara	6	SKYMET AWS at Block Office (Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthankotta
37	Perinadu			
38	Perayam			
39	East Kallada			
40	Monrothuruthu			
41	Panayam			
42	Thrikkaruva			
43	Thrikkadavur			
44	Kottarakkara	7	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
45	Neduvathoor			
46	Ezhukone			
47	Kareepra			
48	Veliyam			
49	Pooyappally			
50	Velinalloor			
51	Elamad			
52	Vettikkavala	8	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
53	Melila			
54	Ummannoor			
55	Mylom			
56	Kulakkada			
57	Pavithreshwaram			
58	Ittiva	9	SKYMET AWS at District Agri Farm Ittiva	SKYMET AWS at State Seed Farm Kadakkal
59	Anchal			
60	Edamulakkal			
61	Alayamon			
62	Yeroor			
63	Chadayamangalam			
64	Kulathupuzha	10	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at State Seed Farm Kadakkal
65	Thenmala			
66	Aryankavu			
67	Pathanapuram	11	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
68	Piravanthur			
69	Pattazhi North			
70	Pattazhi South			
71	Vilakkudy	12	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
72	Punalur Municipality			
73	Karavallloor			

74	Thalavoor			
75	Kummil			
76	Chithara	13	SKYMET AWS at State Seed Farm Kadakkal	SKYMET AWS at District Agri Farm Ittiva
77	Kadakkal			
78	Nilamel			
3	DISTRICT:KOTTAYAM			
SI No	Reference Unit Area (Panchayat/Municipality/Corporation)(RUA)	Group	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Kuravilangadu	1	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Manjoor			
3	Kanakkary			
4	Kadaplamattam			
5	Marangattupilly			
6	Uzhavoor			
7	Njeezhoor			
8	Kaduthuruthy			
9	Erattupetta	2	KB Thalanad	SKYMET AWS at Krishi Bhavan Pala
10	Melukavu			
11	Moonnilavu			
12	Poonjar			
13	Poonjar South			
14	Teekkoy			
15	Thalanad			
16	Thlappalam			
17	Thidanad			
18	Erumeli	3	Karshaka Open market Mundakkayam	NCMSL AWS at Panchayat Office Peruvanthanom
19	Kanjirapally			
20	Koottikkal			
21	Manimala			
22	Koruthodu			
23	Manimala			
24	Mundakkayam			
25	Parathodu			
26	Udayanapuram	4	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
27	Vaikom			
28	Maravanthuruth			
29	Thalayolaparambu			
30	Chembu			
31	Velloor			
32	Thalayazham			
33	T.V. Puram			
34	Aymanam	5	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
35	Vechoor			
36	Thiruvvarppu			
37	Kumarakom			
38	Arpookkara			
39	Kallara			
40	Neendoor			
41	Vijayapuram	6	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at Panchayat Office Nedumkunnam
42	Kottayam			
43	Kumaranalloor			
44	Manarcadu			
45	Puthupally			
46	Nattakom			
47	Panachikkadu			
48	Vazhappally			
49	Kurichy			

50	Changanasserry	7	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at Panchayat Office Nedumkunnam
51	Thrikkodithanam			
52	Madappally			
53	Paippadu			
54	Vakathanam			
55	Pala	8	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
56	Mutholy			
57	Kozhuval			
58	Karoor			
59	Meenachil			
60	Bharananganam	9	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
61	Pallikkathodu			
62	Akalakkunnam			
63	Elikkulam			
64	Vazhoor			
65	Nedumkunnam	10	SKYMET AWS at Panchayat Office Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally
66	Karukachal			
67	Kangazha			
68	Vellavoor			
69	Pampady			
70	Meenadom			
4	DISTRICT : IDUKKI			
SI No	Reference Unit Area (Panchayat/Municipality/Corporation)(RUA)	Group	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Nedunkandam	1	NCMSL AWS at CRS Pambadumpara	NCMSL AWS at Karunapuram, Karshaka
2	Pampadumpara			
3	Karunapuram	2	NCMSL AWS at Karunapuram, Karshaka	NCMSL AWS at Panchayat Office
4	Vandanmedu			
5	Rajakumari	3	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
6	Rajakkad			
7	Bison Valley			
8	Kattappana	4	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
9	Erattayar			
10	Ayyappankovil			
11	Kanchiyar			
12	Kamakshi	5	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
13	Mariyapuram			
14	Kanjikkuzhi			
15	Vazhathope			
16	Arakkulam	6	NCMSL AWS at Panchayat Office	NCMSL AWS at State Veg Farm Vandipperiya
17	Peruvanthanam			
18	Kokkayar			
19	Konnathadi	7	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office
20	Vathikkudi			
21	Elappara	8	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
22	Peerumedu			
23	Upputhura			
24	Kumily	9	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
25	Vandipperiya			
26	Chakkupallom			
27	Adimaly	10	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
28	Pallivasal			
29	Vellathooval			
30	Mankulam			
31	Marayoor	11	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Krishi Bhavan Kanthalloor
32	Kanthalloor	12	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar

33	Vattavada	13	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Adimali
34	Munnar	14	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
35	Devikulam			
36	Edamalakkudy			
37	Senapathy	15	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
38	Udumbanchola			
39	Chinnakkanal			
40	Santhanpara			
41	Vannappuram	16	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
42	Kodikkulam			
43	Karimannur			
44	Veliyamattom	17	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
45	Alakkode			
46	Kudayathoor			
47	Muttom			
48	Edavetty	18	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	AWS at StateSeed Farm Karimannur
49	Manakkad			
50	Kumaramangalam			
51	Purappuzha			
52	Karinkunnam			
53	Thodupuzha Muni			
5	District : ERNAKULAM			
SI No	Reference Unit Area (Panchayat/Municipality/Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Varapuzha	1	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Kottuvally			
3	Chendamangalam			
4	Vadakkakara			
5	Chittattukara			
6	Parur Municipality			
7	Ezhikkara			
8	Pallippuram			
9	Kuzhippilly	2	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
10	Edavanakkad			
11	Nayarambalam			
12	Narakkal			
13	Elamkunnappuzha			
14	Mulavukad			
15	Cheranelloor			
16	Kadamakudy			
17	Kumbalam-Panangad	3	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
18	Chellanam			
19	Kumbalangi			
20	Kochin Corporation			
21	Maradu			
22	Thiruvankulam			
23	Tripunithura Municipality	4	SKYMET AWS at ADA Office Alangad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
24	Kalamassery Municipality			
25	Thrikkakkara			
26	Kadungallur			
27	Karumalloor			
28	Alengad			
29	Eloor			
30	Aluva Municipality			

31	Kunnukara			
32	Chengamanad			
33	Choornikkara			
34	Nedumbassery	5	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
35	Parakkadavu			
36	Puthenvelikara			
37	Keezhmad			
38	Edathala			
39	Kizhakkambalam			
40	Vengola			
41	Vazhakulam	6	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
42	Mudakuzha			
43	Koovappady			
44	Rayamangalam			
45	Asamannoor			
46	Perumbavoor Municipality			
47	Okkal			
48	Kalady	7	SKYMET AWS at Krishi Bhavan Mookkanoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
49	Manjapara			
50	Kanjoor			
51	Sreemoolanagaram			
52	Thuravoor			
53	Karukutty			
54	Mookkannoor			
55	Angamaly Municipality	8	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Krishi Bhavan Manjalloor
56	Kunnathunad			
57	Mazhuvannoor			
58	Poothrikka			
59	Thiruvaniyoor			
60	Aikkaranad			
61	Vadavucode-Puthencruz			
62	Valakam	9	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
63	Paipra			
64	Kalloorkad			
65	Ayavana			
66	Avoly			
67	Manjalloor			
68	Arakkuzha			
69	Muvattupuzha Municipality	10	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikkuzhy
70	Malayattoor-Neeleswaram			
71	Ayyampuzha			
72	Vengoor			
73	Kottappady	11	SKYMET AWS at Krishi Bhavan Nellikkuzhy	SKYMET AWS at Krishi Bhavan Vengoor
74	Kothamangalam Municipality			
75	Nellikkuzhy			
76	Varappetty			
77	Pallarimangalam			
78	Pothanicad	12	SKYMET AWS at District Agri Farm Neriya mangalam	SKYMET AWS at Krishi Bhavan Nellikkuzhy
79	Keerampara			
80	Kavalangad			
81	Paingottoor			
82	Kuttampuzha			
83	Pinidimana			
84	Palakkuzha			
85	Koothattukulam			

86	Elenji	13	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
87	Piravom			
88	Thirumarady			
89	Marady			
90	Ramamangalam			
91	Pampakuda			
92	Maneed	14	SKYMET AWS at Block Panchayt Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda
93	Edakkattuvayal			
94	Amballoor			
95	Chottanikkara			
96	Mulanthuruthy			
97	Thiruvankulam			
98	Udayamperoor			
6	District :THRISSUR			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Aloor	1	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Annamanada			
3	Chalakkudy			
4	Kadukutty			
5	Kodassery			
6	Koratty			
7	Kuzhur			
8	Mala			
9	Meloor			
10	Pariyaram			
11	Poyya			
12	Vetilappara			
13	Chelakkara	2	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
14	Desamangalam			
15	Kondazhy			
16	Mulloorkkara			
17	Panjai			
18	Pazhayannur			
19	Thekkumkara			
20	Thiruvilwamala			
21	Vallatholenagar			
22	Arimpur	3	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
23	Avinissery			
24	Ayyanthole			
25	Cherpu			
26	Karalam			
27	Koorkkanchery			
28	Ollur			
29	Paralam			
30	Thrissur			
31	Vallachira			
32	Kolazhy	4	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
33	Madakkathara			
34	Nadathara			
35	Ollukkara			
36	Pananchery			
37	Puthur			
38	Vilvattom			
39	Avanur			
40	Erumapetty			
41	Kadangode			
42	Kaiparambu			

SKYMET AWS at

43	Mulangunnathukavu	5	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
44	Mundathicode			
45	Tholur			
46	Varavoor			
47	Velur			
48	Wadakkanchery			
49	Arthat	6	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
50	Choondal			
51	Chowannur			
52	Kadavallur			
53	Kandanissery			
54	Kattakampal			
55	Kunnamkulam			
56	Pookkode			
57	Porkkulam			
58	Punnayoor			
59	Punnayoorkulam			
60	Vadakkekad			
61	Anthikkad	7	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
62	Chazhur			
63	Edathiruthy			
64	Kattoor			
65	Manalur			
66	Nattika			
67	Porathissery			
68	Thalikulam			
69	Thanniyam			
70	Valappad			
71	Vatanappilly			
72	Alagappanagar			
73	Kodakara	8	SKYMET AWS at Krishi Bhavan Varantharappilly	SKYMET AWS at ADA Office Chalakkudy
74	Mattathur			
75	Nenmanikkara			
76	Pudukkad			
77	Thrikkur			
78	Varantharappilly			
79	Edavilangu			
80	Eriyad	9	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
81	Irinjalakkuda			
82	Kaipamangalam			
83	Kodungallur			
84	Mathilakam			
85	Methala			
86	Muriyad			
87	Padiyur			
88	Parappukkara			
89	Perinjanam			
90	Poomangalam			
91	Puthanchira			
92	Sreenarayanapuram			
93	Vellangallur			
94	Velookkara			
95	Adat			
96	Chavakkad	10	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery
97	Elavally			
98	Engandiyur			
99	Guruvayur			
100	Kadappuram			
101	Mullassery			
102	Ourmanayur			

103	Pavaratty			
104	Thaikkad			
105	Venkitangu			
7	DISTRICT : PALAKKAD			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kizhakkenchery	1	NCMSL AWS State Seed Farm ,Alathur	NCMSL AWS at Nemmara
2	Vandazhy			
3	Vadakkanchery			
4	Pudukkode			
5	Kannambra			
6	Tarur			
7	Kavassery			
8	Alathur			
9	Erimayur			
10	Melarcod			
11	Vadakarapathy	2	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
12	Eruthiampathy			
13	Kozhinjampara			
14	Nalleppally	3	NCMSL AWS at Krishi Bhavan,Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Perumatty			
16	Pattanchery			
17	Polpully			
18	Chittur- Thathamangalam Muni			
19	Koduvayoor	4	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
20	Vadavannoor			
21	Kollengode			
22	Puthunagaram			
23	Peruvemba			
24	Pallassana			
25	Elevanchery			
26	Muthalamada	5	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
27	Mannarkkad	6	SKYMET AWS at Krishi Bhavan Mannarkkad	Krishi Bhavan,Thachampara
28	Thenkara			
29	Kanjirappuzha	7	Krishi Bhavan,Thachampara	SKYMET AWS at Krishi Bhavan Mannarkkad
30	Thachampara			
31	Karimba			
32	Alanelloor	8	NCMSL AWS near to krishi bhavan at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
33	Kottoppadam			
34	Thachanattukara			
35	Kumaramputhoor			
36	Karakkurissy			
37	Koppam	9	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
38	Ongalloor			
39	Parathur			
40	Muthuthala			
41	Pattambi			
42	Thiruvengapura			
43	Vallapuzha			
44	Kulukkalloor			
45	Vilayoor			
46	Anakkara			
47	Chalissery		NCMSL AWS at Krishi	

48	Kapur	10	NCMSL AWS at Krishi Bhavan, Panchayat office, Village-Aloor, Post, Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
49	Nagalassery			
50	Pattithara			
51	Thirumittacode			
52	Thrithala			
53	Ananganadi	11	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
54	Lakkidiperoor			
55	Vaniamkulam			
56	Ottappalam Muni			
57	Shornur Muni			
58	Nellaya			
59	Cherplassery			
60	Keralassery			
61	Mannur	12	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
62	Kadampazhippuram			
63	Karimpuzha			
64	Pookkottukavu			
65	Sreekrishnapuram			
66	Thrikkaderi			
67	Vellinezhi			
68	Ambalappara			
69	Chalavara	13	NCMSL AWS at State Seed Farm Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office, Parli
70	Kodumba			
71	Elappully			
72	Pudussery			
73	Marutharode			
74	Palakkad Muni			
75	Akathethara			
76	Malampuzha			
77	Puduppariyaram	14	NCMSL AWS at Gram Panchayat Office, Parli	NCMSL AWS at State Seed Farm Marutharode Kunnannoor
78	Mundur			
79	Pirayeri			
80	Parali			
81	Mankara			
82	Kongad			
83	Kuzhalmannom			
84	Kottayi	15	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
85	Mathur			
86	Kuthannoor			
87	Peringottukurissy			
88	Thenkurissy			
89	Kannadi			
90	Ayiloor	15	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm, Alathur
91	Nemmara			
92	Nelliampathy			
93	Agali	17	Krishi Bhavan , Agali	Krishi Bhavan , Pudur
94	Pudur	18	Krishi Bhavan , Pudur	Krishi Bhavan , Agali
95	Sholayur	19	Krishi Bhavan, Sholayoor	Krishi Bhavan , Pudur
8	DISTRICT : MALAPPURAM			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Pandikkad	1	SKYMET AWS at H/o Ummer P , Wandoor	SKYMET AWS at Al Nazar Studio, Kalikavu
2	Thuvor			
3	Porur			
4	Wandoor			
5	Thiruvaly			

6	Thrikkalangode			
7	Edavanna			
8	Kavannoor	2	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office,Malappuram
9	Oorangattiri			
10	Areekkode			
11	Karuvarakkundu	3	SKYMET AWS at Al Nazar Studio,Kalikavu	SKYMET AWS at H/o Ummer P ,Wandoor
12	Kalikavu			
13	Amarambalam			
14	Chokkad	4	SKYMET AWS at PAO's Office,Malappuram	SKYMET AWS at Panchayat Office ,Vengara
15	Kottakkal			
16	Malapuram			
17	Ponmala			
18	Pookkottoor			
19	Morayoor			
20	Anakkayam			
21	Kodur	5	SKYMET AWS at Panchayat Office ,Vengara	SKYMET AWS at PAO's Office,Malappuram
22	Vengara			
23	AR Nagar			
24	Kannamangalam			
25	Oorakam			
26	Othukkungal			
27	Kuttippuram	6	SKYMET AWS at Krishi Bhavan,Valancheri	SKYMET AWS at PAO's Office,Malappuram
28	Irimpilayam			
29	Valanchery			
30	Edayoor			
31	Marakkara			
32	Athavanad			
33	Kalpakanchery	7	SKYMET AWS at H/o Samuel,Chungathara	SKYMET AWS at H/o Ummer P ,Wandoor
34	Chungathara			
35	Edakkara			
36	Nilambur			
37	Karulayi			
38	Moothedam			
39	Vazhikkadavu	9	Civil Station,Perinthalmanna	Block Office,Angadippuram
40	Alipparamba			
41	Perinthalmanna			
42	Melatur			
43	Angadippuram			
44	Elamkulam			
45	Keezhattoor			
46	Pulamanthole			
47	Thazhekkode			
48	Vettathur	10	Block Office,Angadippuram	Civil Station,Perinthalmanna
49	Koottlangadi			
50	Kuruva			
51	Makarapparambu			
52	Mankada			
53	Moorkkanad			
54	Angadippuram	11	Block Office,Thirur	Block Office,Ponmundam
55	Puzhakkattiri			
56	Mangalam			
57	Purathur			
58	Thalakkad			
59	Thirunavaya			
60	Thirur			
61	Thrippangode			
62	Vettom			
63	Cheriyamundam			
64	Niramaruthur			
65	Ozhur			

66	Perumanna	12	Block Office , Thanur	Block Office ,Thirur
67	Ponmundam			
68	Thanalur			
69	Thanur			
70	Valavannur			
71	Parappanangady	13	Coconut Nursery,Parappanagady	SKYMET AWS at Panchayat Office ,Vengara
72	Mooniyoor			
73	Nannambra			
74	Peruvallur			
75	Thenipalam			
76	Thirurangadi			
77	Vallikkunnu			
78	Kondotty	14	Block Office,Kondotty	SKYMET AWS at Alikutty NV House, Areekkode
79	Chelembra			
80	Cherukavu			
81	Muthuvallur			
82	Nediyirippu			
83	Pallikkal			
84	Pullikkal			
85	Vazhakkad			
86	Vazhayur			
87	Perumpadappa			
88	Edappal	15	ADA Office,Perumbadappa	Block Office,Thirur
89	Vattomkulam			
90	Veliyancode			
91	Alamcode			
92	Maranchaery			
93	Nannamukku			
9	DISTRICT : KOZHIKKODE			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Vanimel	1	SKYMET AWS at Krishi Bhavan,Kavilumpara	SKYMET AWS at Panchayat Office,Nadapuram
2	Kavilumpara			
3	Kayakkodi			
4	Naripatta			
5	Maruthonkara			
6	Puthuppady	2	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWSat Panchayat
7	Thamarassery			
8	Koodarinji	3	GLPS Koodaranji	SKYMET AWSat Panchayat Office,Koduvally
9	Thiruvambady			
10	Kodenchery			
11	Kattippara			
12	Karassery			
13	Atholi	4	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
14	Balusseri			
15	Kottur			
16	Naduvannoor			
17	Ulliyeri			
18	Unnikkulam			
19	Chelannoor			
20	Kakkodi			
21	Kakkur			
22	Nanmanda			
23	Narikkunni			
24	Thalakkalathoor			
25	Nadapuram			
26	Kunnummel			

27	Velom	5	SKYMET AWS at Panchayat Office,Nadapuram	SKYMET AWS at ADA's Office, Perambra
28	Thiruvallloor			
29	Villiappally			
30	Chekkiad			
31	Edachery			
32	Puramery			
33	Valayam			
34	Ayyanchery			
35	Thuneri			
36	Klzhakkoth	6	SKYMET AWS at Panchayat Office,Koduvally	SKYMET AWS at Krishi Bhavan,Puthuppady
37	Koduvally			
38	Madavur			
39	Omassery			
40	Chathamangalam			
41	Kodiyathoor			
42	Kunnamangalam			
43	Kuruvathoor			
44	Mavoor			
45	Mukkom			
46	Peruvayal			
47	Elathoor	7	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvally
48	Perumanna			
49	Kozhikkode			
50	Bepoor			
51	Cheruvathoor-Nallalam			
52	Feroke			
53	Olavanna			
54	Kadalundi			
55	Ramanattukara			
56	Payyoli	8	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office,Koduvally
57	Thikkodi			
58	Thurayoor			
59	Moodadi			
60	Maniyoor			
61	Azhiyoor			
62	Chorode			
63	Eramala			
64	Oonchiyam			
65	Vadakara			
66	Chemmanchery			
67	Chengottukavu			
68	Koyilandi			
69	Keezhariyoor			
70	Arikkulam			
71	Cheruvannoor	9	SKYMET AWS at ADA's Office,Perambra	SKYMET AWS at Panchayat Office,Nadapuram
72	Nochad			
73	Kuttiadi			
74	Perambra			
75	Koothali	10	PHC ,Chekkittappara	SKYMET AWS at ADA's Office, Perambra
76	Changaroth			
77	Koorachundu			
78	Panangad			
79	Kayana			
80	Chekkittappara			
10	DISTRICT:KANNUR			

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Anjarakkandi	1	SKYMET AWS at Coconut Hybridisation Centre ,Chalode	SKYMET AWS at H/o Anil Kumar, Muzhakkunnu
2	Chelora			
3	Chembilode			
4	Munderi			
5	Mattannoor Muni			
6	Vengad			
7	Kolachery			
8	Padiyoor			
9	Kuttiyathoor			
10	Malapattanam			
11	Mayyil			
12	Irikkur			
13	Keezhalloor			
14	Koodali			
15	Cherukunnu	2	SKYMET AWS at H/o PM Haneef,Madayi	SKYMET AWS at Krishi Bhavan,Kankole
16	Cheruthazhom			
17	Ezhome			
18	Kannapuram			
19	Madayi			
20	Mattool			
21	Pappinissery			
22	Pattuvom			
23	Kunhiimangalam			
24	Narath	3	SKYMET AWS at PAO's Office,Kannur	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
25	Chirakkal			
26	Puzhathy			
27	Edakkad			
28	Elavayoor			
29	Valapattanam			
30	Pallikkunnu			
31	Kannur Muni			
32	Azhikkode			
33	Kadannappally- Panappuzha	4	SKYMET AWS at State Seed Farm,Kankole	SKYMET AWS at H/o PM Haneef,Madayi
34	Cherupuzha			
35	Eramomkuttoo			
36	Kankole-Alappadamba			
37	Karivelloor-Peralam			
38	Peringome			
39	Ramanthali			
40	Payyanur Muni			
41	Dharmadom	5	SKYMET AWS at Coconut Nursery,Palayad	SKYMET AWS at PAO's Office,Kannur
42	Eranoli			
43	Muzhappilangad			
44	Kottayam			
45	Thalassery Muni			
46	Kodiyeri			
47	Kadambur			
48	Pinarayi			
49	Peralasery			
50	Chittaripparamba			
51	Chokli	6	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba,Po: Cheruparamba,Pin: 670603 Kannur Kerala	SKYMET AWS at Coconut Nursery,Palayad
52	Kariyad			
53	Kunnothuparamba			
54	New Mahi			
55	Paniyannoor			

56	Panoor		670693, Kannur, Kerala.	
57	Peringalam			
58	Koothuparambu Muni	7	ATMA Office Kuthuparambu	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba, Po: Cheruparamba, Pin: 670693, Kannur, Kerala.
59	Pattiam			
60	Mokeri			
61	Kadirur			
62	Mangathidom			
63	Thrippangottoor			
64	Thillankeri			
65	Peravoor	8	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
66	Kottiyoor			
67	Muzhakkunnu			
68	Maloor			
69	Kelakom			
70	Kolayad			
71	Kanichar			
72	Aralam			
73	Ayyankunnu			
74	Keezhoor			
75	Chavassery			
76	Payam			
77	Ulikkal			
78	Andoor	9	ADA Office, Thalipparambu Municipality	Krishi Bhavan , Alakkode
79	Thalipparamba Muni			
80	Kurumathoor			
81	Pariyaram			
82	Chengalayi			
83	Eruvassy			
84	Kalliassery			
85	Alakkode	10	Krishi Bhavan , Alakkode	ADA Office Karimbam
86	Chapparappadavu			
87	Naduvil			
88	Payyavoor			
89	Sreekandapuram			
90	Udayagiri			
11	DISTRICT : WAYANAD			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thavinjal	1	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Thirunelly			
3	Panamaram	2	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office,
4	Kaniyambatta			
5	Kalpatta	3	NCMSL AWS at Coffee Board Office , Kalpetta	NCMSL AWS at Krishi Bhavan, Meppady
6	Vengappally			
7	Mullankolli	4	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
8	Pulpally			
9	Mananthawady	5	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
10	Edavaka			
11	Thondarnad	6	NCMSL AWS Kanjirangad, at Krishi	NCMSL AWS at SLO Office, Mananthawady
12	Vellamunda			
13	Padinjarethara	7	NCMSL AWS at Krishi Bhavan Thariode	NCMSL AWS at SLO Office, Mananthawady
14	Kottathara			
15	Thariyode			
16	Meppady	8	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krihsi Bhavan, Vythiri
17	Mooppainadu			
18	Ambalavayal	9	NCMSL AWS at Krishi Bhavan, Ambalavayal	NCMSL AWS at Coffee Board Office,
19	Nenmeni			

20	Sulthan Bathery	10	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery	NCMSL AWS at Krishi Bhavan, Noolpuzha
21	Noolpuzha	11	NCMSL AWS at Krishi Bhavan, Noolpuzha	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery
22	Poothady	12	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market, The Secretary, Raw Market,
23	Meenangadi			
24	Muttill			
25	Pozhuthana	13	NCMSL AWS at Krihs Bhavan, Vythiri	NCMSL AWS at Coffee Board Office, Kalpetta
26	Vythiri			
12	DISTRICT : KASARGODE			
Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Balal	1	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
2	Panathady			
3	Kallar			
4	Kuttikkol			
5	Badadka			
6	West Eleri			
7	Ajannoor	2	SKYMET AWS at Panchayat Office, Pallikkara	SKYMET AWS at Krishi Bhavan, Pullur
8	Kanjangad Muni			
9	Pallikkara			
10	Uduma	3	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat
11	Madikkai			
12	Pullur-Periya	4	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at Krishi Bhavan, Pullur
13	Padanna			
14	Valiyaparamba			
15	Thrikkarippoor			
16	Neeleshwaram			
17	Cheruvathoor			
18	Pilicode	5	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
19	Kayyur-Cheemeni			
20	Kinnannoor-Karinthalam			
21	Kodombelur	6	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
22	East Eleri			
23	Manjeshwaram			
24	Mangalpadi			
25	Kumbala	7	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
26	Mogral Puthoor			
27	Kasargode Muni			
28	Chemnad	8	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
29	Madhur			
30	Meenja			
31	Vorkkady			
32	Paivelige	9	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
33	Puthige			
34	Enmakaje			
35	Badiadka			
36	Kumbaje			
37	Belur			
38	Chengala			

39	Delampady	10	SKYMET AWS at Krishi Bhavan ,Karadhka	SKYMET AWS at Krishi Bhavan,Bediadka
40	Karadka			
41	Muliyar			

District -wise List of Reference Unit Area(RUA) ,Reference Weather Station (RWS) & Back Up Weather Stations(BWS) Notified ONLY for BANANA under Restructured WBCIS
Kharif & Rabi Seasons

1 DISTRICT:
THIRUVANANTHAPURAM

SI No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kazhakkootam	SKYMET AWS at Krishi Bhavan Kazhakkootam	SKYMET AWS at Krishi Bhavan Attingal
2	Nedumangad Municipality	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Velland
3	Kulathoor	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
4	Attingal	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkootam
5	Velland	SKYMET AWS at Krishi Bhavan Velland	SKYMET AWS at Krishi Bhavan Nedumangad
6	Ottur	SKYMET AWS at Krishi Bhavan Ottur	SKYMET AWS at Krishi Bhavan Attingal
7	Venganoor	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
8	Nelland	SKYMET AWS at Krishi Bhavan Nelland	SKYMET AWS at Krishi Bhavan Attingal
9	Kalikkad	SKYMET AWS at Panchayat Office Kalikkad	SKYMET AWS at Krishi Bhavan Velland
10	Karavaram	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottur
11	Kalliyoor	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor

2 DISTRICT: KOLLAM

SI No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thodiyoor	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Chavara	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
3	Sashthancotta	SKYMET AWS at Krishi Bhavan Sashthancotta	SKYMET AWS at Block Office(Chittumala) East Kallada
4	Thrikkovilvattom	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathanoor
5	Chathanoor	SKYMET AWS at ADA Office Chathanoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
6	East Kallada	SKYMET AWS at Block Office(Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sashthancotta
7	Kottarakkara	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
8	Melila	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
9	Ittva	SKYMET AWS at District Agri Farm Ittva	SKYMET AWS at Krishi Bhavan Kadakkal
10	Kulathupuzha	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at Krishi Bhavan Kadakkal
11	Pathanapuram	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
12	Punalur Municipality	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
13	Kadakkal	SKYMET AWS at Krishi Bhavan Kadakkal	SKYMET AWS at District Agri Farm Ittva

3 DISTRICT:KOTTAYAM

SI No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Kuravilangadu	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Udayanapuram	SKYMET AWS at Kkrishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
3	Arpookkara	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
4	Puthupally	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at PHC Premises Nedumkunnam
5	Vazhappally	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at PHC Premises Nedumkunnam
6	Pala	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
7	Pallickathodu	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
8	Thalanad	Krishi Bhavan,Thalanad	SKYMET AWS at Krishi Bhavan Pala
9	Mundakkayam	Karshaka Open Market,Mundakkayam	NCMSL AWS at Panchayat Office Peruvanthanom
10	Nedumkunnam	SKYMET AWS at PHC Premises Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally

4 DISTRICT : IDUKKI

SI No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Pampadumpara	NCMSL AWS at CRS Pampadumpara	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu
2	Rajakkad	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
3	Kattappana	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
4	Vazhathope	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
5	Peruvanthanam	NCMSL AWS at Panchayat Office Peruvanthanom	NCMSL AWS at State Veg Farm Vandipperiya
6	Konnathadi	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office Adimali
7	Elappara	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
8	Vandipperiya	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
9	Adimali	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
10	Kanthalloor	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
11	Munnar	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
12	Santhanpara	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
13	Vattavada	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Rajakkad
14	Marayoor	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Panchayat Office Rajakkad
15	Vandenmedu	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu	NCMSL AWS at Panchayat Office Rajakkad
16	Karimannur	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
17	Alakkode	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
18	Thodupuzha Muni	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	NCMSL AWS at State Seed Farm Karimannur

5 District : ERNAKULAM

SI No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Chendamangalam	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Nayarambalam	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
3	Kumbalangi	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
4	Alengad	SKYMET AWS at ADA Office Alengad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
5	Kizhakkambalam	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
6	Perumbavoor Municipality	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
7	Mookkannoor	SKYMET AWS at Krishi Bhavan Mookkannoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
8	Poothrikka	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Panchayat Office Manjalloor
9	Manjalloor	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
10	Vengoor	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikuzhy
11	Nellikuzhy	SKYMET AWS at Krishi Bhavan Nellikuzhy	SKYMET AWS at Krishi Bhavan Vengoor
12	Kavalangad	SKYMET AWS at District Agri Farm Neriyaangalam	SKYMET AWS at Krishi Bhavan Nellikuzhy
13	Pampakuda	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
14	Mulanthuruthy	SKYMET AWS at Block Panchayat Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda

6 District : THRISSUR

SI No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Chalakkudy	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Chelakkara	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
3	Koorkkanchery	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
4	Madakkathara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
5	Mundathicode	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
6	Porkkulam	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
7	Thanniyam	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
8	Varantharappilly	SKYMET AWS at Krishi Bhavan Varantharappilly	SKYMET AWS at ADA Office Chalakkudy
9	Vellangalloor	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
10	Vankidangu	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery

7 DISTRICT : PALAKKAD

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (P.U.A)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Alathur	NCMSL AWS State Seed Farm ,Alathur	NCMSL AWS at Nemmara
2	Eruthiampathy	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode
3	Nalleppally	NCMSL AWS at Krishi Bhavan,Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode
4	Vadavannur	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode	NCMSL AWS at ISDF Eruthiampathy
5	Mannarkkad	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
6	Thachanattukara	NCMSL AWS at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
7	Pattambi	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
8	Pattithara	NCMSL AWS at Gram Panchayat Office,Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
9	Ananganadi	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
10	Sreekrishnapuram	NCMSL AWS at Gram Panchayat Office,Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
11	Marutharode	NCMSL AWS at State Seed Farm,Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office,Parli
12	Parali	NCMSL AWS at Gram Panchayat Office,Parli	NCMSL AWS at State Seed Farm,Marutharode Kunnannoor
13	Kuthannoor	NCMSL AWS at Krishi Bhavan,Kuthannoor	NCMSL AWS State Seed Farm ,Alathur
14	Muthalamada	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Thachampara	Krishi Bhavan,Thachampara	SKYMET AWS at Krishi Bhavan Mannarkkad
16	Agali	Krishi Bhavan ,Agali	Krishi Bhavan ,Pudur
17	Pudur	Krishi Bhavan ,Pudur	Krishi Bhavan ,Agali
18	Sholayoor	Krishi Bhavan , Sholayoor	Krishi Bhavan ,Pudur
19	Nemmara	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm ,Alathur

8 DISTRICT : MALAPPURAM

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (P.U.A)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Wandoor	SKYMET AWS at H/o Ummer P ,Wandoor	SKYMET AWS at Al Nazar Studio,Kalikavu
2	Areekkode	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office,Malappuram
3	Kalikavu	SKYMET AWS at Al Nazar Studio,Kalikavu	SKYMET AWS at H/o Ummer P ,Wandoor
4	Malapuram	SKYMET AWS at PAO's Office,Malappuram	SKYMET AWS at Panchayat Office ,Vengara
5	Vengara	SKYMET AWS at Panchayat Office ,Vengara	SKYMET AWS at PAO's Office,Malappuram
6	Perinthalmanna	Civil Station,Perinthalmanna	Block Office,Angadippuram
7	Thirur	Block Office, Thirur	Block, Office, Ponnundam
8	Thanur	Block, Office, Thanur	Block Office, Thirur
9	Parappanangady	Coconut Nursery,Parappanangady	SKYMET AWS at Panchayat Office ,Vengara
10	Kondotty	Block Office, Kondotty	SKYMET AWS at Alikutty NV House, Areekkode
11	Perumbadappa	ADA Office, Perumbadappa	Block Office, Thirur
12	Angadippuram	Block Office,Angadippuram	Civil Station,Perinthalmanna
13	Valanchery	SKYMET AWS at Krishi Bhavan,Valanchery	SKYMET AWS at PAO's Office,Malappuram
14	Chungathara	SKYMET AWS at H/o Samuel,Chungathara	SKYMET AWS at H/o Ummer P ,Wandoor

9 DISTRICT : KOZHIKKODE

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (P.U.A)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kavilumpara	SKYMET AWS at Krishi Bhavan,Kavilumpara	SKYMET AWS at Panchayat Office,Nadapuram
2	Puthuppady	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office,Koduvally
3	Balussery	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
4	Nadapuram	SKYMET AWS at Panchayat Office,Nadapuram	SKYMET AWS at ADA's Office,Perambara
5	Koduvally	SKYMET AWS at Panchayat Office,Koduvally	SKYMET AWS at State Seed Farm, Puthuppady
6	Bepoor	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvally
7	Koodarinji	GLPS Koodarinji	SKYMET AWS at Panchayat Office,Koduvally
8	Chekkittappara	PHC Chekkittappara	SKYMET AWS at ADA's Office,Perambara
9	Perambra	SKYMET AWS at ADA's Office,Perambara	SKYMET AWS at Panchayat Office,Nadapuram

10 DISTRICT:KANNUR

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Keezhalloor	SKYMET AWS at Coconut Hybridisation Centre ,Chalode	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu
2	Madayi	SKYMET AWS at H/o PM Haneef,Madayi	SKYMET AWS at State Seed Farm,Kankole
3	Kannur Muni	SKYMET AWS at PAO's Office,Kannur	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
4	Kankole-Alappadamba	SKYMET AWS at State Seed Farm,Kankole	SKYMET AWS at H/o PM Haneef,Madayi
5	Dharmadom	SKYMET AWS at Coconut Nursery,Palayad	SKYMET AWS at PAO's Office,Kannur
6	Kunnothuparamba	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba,Po: Cheruparamba,Pin: 670693,Kannur,Kerala.	SKYMET AWS at Coconut Nursery,Palayad
7	Muzhakkunnu	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
8	Kuthuparambu	ATMA Office,Kuthuparambu	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba,Po: Cheruparamba,Pin: 670693,Kannur,Kerala.
9	Alakkode	Krishi Bhavan ,Alakkode	ADA Office Karimbam
10	Thalipparamba Municipality	SKYMET ADA Office,Thalipparamba,Municipality	SKYMET AWS at PAO's Office,Kannur

11 DISTRICT : WAYANAD

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thavinjal	NCMSL AWS at Krishi Bhavan,Thavinjal	NCMSL AWS at SLO Office,Mananthawady
2	Panamaram	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
3	Kalpatta	NCMSL AWS at Coffee Board Office ,Kalpetta	NCMSL AWS at Krishi Bhavan,Meppady
4	Pulpally	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
5	Mananthawady	NCMSL AWS at SLO Office,Mananthawady	NCMSL AWS at Krishi Bhavan,Thavinjal
6	Vellamunda	NCMSL AWS Kanjirangad, at Krishi Bhavan, Vellamunda, Mandavadi	NCMSL AWS at SLO Office,Mananthawady
7	Thariyode	NCMSL AWS at Krishi Bhavan, THARIODE	NCMSL AWS at SLO Office,Mananthawady
8	Meppady	NCMSL AWS at Krishi Bhavan,Meppady	NCMSL AWS at Krihsi Bhavan,Vythiri
9	Ambalavayal	NCMSL AWS at Krishi Bhavan,Ambalavayal	NCMSL AWS at Coffee Board Office, Meenangadi
10	Sulthan Bathery	NCMSL AWS atRaw Market,The Secretery, Raw Market, Ammaipalayam, S.Bthery	NCMSL AWS at Krishi Bhavan ,Noolpuzha
11	Noolppuzha	NCMSL AWS at Krishi Bhavan ,Noolpuzha	NCMSL AWS atRaw Market,The Secretery, Raw Market, Ammaipalayam, S.Bthery
12	Meenangadi	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS atRaw Market,The Secretery, Raw Market, Ammaipalayam, S.Bthery
13	Vythiri	NCMSL AWS at Krihsi Bhavan,Vythiri	NCMSL AWS at Coffee Board Office ,Kalpetta

12 DISTRICT : KASARGODE

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kallar	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
2	Pallikkara	SKYMET AWS at Panchayat Office, Pallikkara	SKYMET AWS at State Seed Farm, Pullur
3	Pullur-Periya	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat Office, Pallikkara
4	Neeleshwaram	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at State Seed Farm, Pullur
5	Kinnannoor-Karinthalam	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
6	Mangalpadi	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
7	Kasargode Muni	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
8	Paivelige	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
9	Bediadka	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
10	Karadhka	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka

NB: Banana is notified under RWBCIS only in the selected Panchayats /Municipalities/Corporations in each district as mentioned in this Annexure. Banana crop cultivated in all the remaining Panchayats/Municipalities/Corporations in the concerned Districts are notified under PMFBY and hence shall be compulsorily insured ONLY under PMFBY as per Annexure PM-II of PMFBY Notification for the season.

Crop-wise Weather Risks/Perils to be Covered ,their Risk Periods & Cut-Off Date for Coverage notified under WBCIS Kharif 2020,2021 & 2022 Seasons

Sl No	Crops	Districts Covered	Insurance covers	Insurance period	
				From	To
1	Paddy Plains	Thiruvananthapuram, Kollam, Ernakulam, Thrissur, Palakkad, Malappuram, Kannur , Kozhikode & Kasargode	DEFICIT RAINFALL	07.07.2020	31.10.2020
			DRY SPELL	01.06.2020	15.10.2020
			EXCESS/UNSEASONAL RAINFALL	01.06.2020	31.10.2020
			HIGH TEMPERATURE	01.06.2020	15.10.2020
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.10.2020
2	Paddy Highrange	Idukki	DEFICIT RAINFALL	01.08.2020	20.12.2020
			DRY SPELL	01.08.2020	20.12.2020
			EXCESS/UNSEASONAL RAINFALL	01.08.2020	20.12.2020
			HIGH TEMPERATURE	01.08.2020	31.10.2020
			DISEASE CONGENIAL CLIMATE	01.08.2020	20.12.2020
3	Arecanut	Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, & Thrissur	DISEASE CONGENIAL CLIMATE	01.06.2020	30.11.2020
			DEFICIT RAINFALL	01.03.2021	31.05.2021
			DRY SPELL	15.04.2021	31.05.2021
			EXCESS RAINFALL	01.06.2020	30.11.2020
			WIND SPEED	01.10.2020	31.03.2021
4	Pepper	Idukki, Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, Kollam & Kottayam	DRY SPELL(A)	01.06.2020	30.09.2020
			DRY SPELL(B)	01.03.2021	31.05.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	30.09.2020
			EXCESS / UNSEASONAL RAINFALL	01.01.2021	30.04.2021
			WET SPELL	01.03.2021	30.04.2021
5	Ginger	Kollam,Idukki,Wayanad &Palakkad	DEFICIT RAINFALL	01.06.2020	30.11.2020
			EXCESS RAINFALL	01.08.2020	28.02.2021
			WET SPELL	01.12.2020	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	30.09.2020
6	Sugarcane	Idukki & Palakkad	DEFICIT RAINFALL	07.07.2020	31.05.2021
			EXCESS / UNSEASONAL RAINFALL	01.03.2021	15.05.2021
7	Turmeric	Idukki, Wayanad, Kozhikode, Malappuram, Palakkad, Kollam & Ernakulam	DEFICIT RAINFALL	01.06.2020	30.11.2020
			EXCESS RAINFALL	01.08.2020	28.02.2021
			WET SPELL	01.12.2020	28.02.2021
8	Cardamom	Idukki, Wayanad and Palakkad	DISEASE CONGENIAL CLIMATE	07.06.2020	30.11.2020
			DRY SPELL	01.04.2021	31.05.2021
			PEST CONGENIAL CLIMATE	01.04.2021	31.05.2021
9	Pineapple	Idukki, Kottayam &Ernakulam	EXCESS RAINFALL(A)	01.06.2020	15.09.2020
			EXCESS RAINFALL(B)	16.09.2020	30.11.2020
			DRY SPELL	15.03.2021	31.05.2021
10	Banana	Idukki, Wayanad, Kannur, Kozhikode, Malappuram, Palakkad, Kollam, Kottayam , Thiruvananthapuram, Thrissur, kasargod & Ernakulam	DEFICIT RAINFALL	15.01.2021	15.04.2021
			EXCESS RAINFALL(A)	01.07.2020	15.09.2020
			EXCESS RAINFALL(B)	16.09.2020	30.04.2021
			WIND SPEED	01.10.2020	31.12.2020
			WIND SPEED	01.01.2021	31.03.2021
			DISEASE CONGENIAL CLIMATE	01.08.2020	20.12.2020
11	Nutmeg	Idukki,Wayanad,Kottayam,Ernakulam,Thrissur,K ozhikkode & Palakkad	EXCESS RAINFALL	01.06.2020	31.05.2021
			DRY SPELL	01.06.2020	31.03.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.08.2020
			DISEASE CONGENIAL CLIMATE	01.10.2020	31.12.2020
			WIND SPEED	01.06.2020	31.08.2020
			WIND SPEED	01.04.2021	31.05.2021
12	Cocoa	Kottayam,Idukki,Ernakulam,Kozhikkode, Wayanad,Kannur,Kasargode	DRY SPELL	01.06.2020	15.04.2021
			EXCESS RAINFALL	01.06.2020	31.05.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.05.2021
			WIND SPEED	01.06.2020	31.05.2021
13	Millets	Palakkad	DEFICIT RAINFALL	01.07.2020	31.08.2020
			RISE IN DAY TEMPERATURE	01.06.2020	31.08.2020
			UNSEASONAL /EXCESS RAINFALL	01.05.2020	15.09.2020
14	Tomato	Palakkad	RISE IN NIGHT TEMPERATURE	01.06.2020	30.09.2020
			DISEASE CONGENIAL DAYS	01.06.2020	30.09.2020
			UNSEASONAL /EXCESS RAINFALL	01.06.2020	30.09.2020
15	Vegetable Group I (Snake Gourd, Bitter Gourd,Yard Long Bean,Ash Gourd,Pumpkin,Cucumber, Bhindi,Chilly)	All Districts except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.06.2020	10.09.2020
			DISEASE CONGENIAL DAYS	01.06.2020	30.09.2020
			UNSEASONAL /EXCESS RAINFALL	01.06.2020	30.09.2020

RWBCIS Crop-wise District-wise Sum Insured Limits, Acturial Premium, Govt. Subsidy & Farmer's Net Premium notified for Kharif 2020 ,2021 & 2022 Seasons

Sl No	District	Crop	Sum Insured/ Ha (Rs)	Acturial Premium Rate(%)	Farmer's Share(%)	Total Subsidy(%)
1	Palakkad	Paddy (Autumn)	80000	30.00%	2%	28.00%
2	Idukki	Cocoa	60000	27.00%	5%	22.00%
3	Kannur	Banana	175000	25.00%	5%	20.00%
4	Idukki	Cardamom	45000	29.90%	5%	24.90%
5	Kollam	Pepper	50000	21.13%	5%	16.13%
6	Kasargode	Arecanut	100000	29.90%	5%	24.90%
7	All Districts	Veg Group-1_Autum	40000	29.00%	5%	24.00%
8	Ernakulam	Pineapple	60000	24.00%	5%	19.00%
9	Wayanad	Ginger	100000	29.90%	5%	24.90%
10	Ernakulam	Cocoa	60000	12.13%	5%	7.13%
11	Thrissur	Paddy (Autumn)	80000	29.00%	2%	27.00%
12	Kottayam	Cocoa	60000	18.66%	5%	13.66%
13	Kozhikkode	Cocoa	60000	24.00%	5%	19.00%
14	Idukki	Pepper	50000	29.90%	5%	24.90%
15	Wayanad	Cocoa	60000	29.90%	5%	24.90%
16	Kottayam	Pineapple	60000	29.00%	5%	24.00%
17	Kozhikkode	Nutmeg	55000	25.00%	5%	20.00%
18	Kannur	Cocoa	60000	29.90%	5%	24.90%
19	Kollam	Paddy (Autumn)	80000	29.00%	2%	27.00%
20	Wayanad	Arecanut	100000	29.90%	5%	24.90%
21	Malappuram	Turmeric	60000	15.00%	5%	10.00%
22	Kasargode	Cocoa	60000	29.90%	5%	24.90%
23	Kozhikkode	Turmeric	60000	16.00%	5%	11.00%
24	Wayanad	Pepper	50000	29.90%	5%	24.90%
25	Ernakulam	Turmeric	60000	22.00%	5%	17.00%
26	Idukki	Pineapple	60000	29.90%	5%	24.90%
27	Palakkad	Arecanut	100000	25.00%	5%	20.00%
28	Palakkad	Tomato	40000	21.08%	5%	16.08%
29	Wayanad	Banana	175000	29.90%	5%	24.90%
30	Palakkad	Millets	30000	16.00%	2%	14.00%
31	Thrissur	Banana	175000	25.87%	5%	20.87%
32	Kannur	Arecanut	100000	29.90%	5%	24.90%
33	Palakkad	Sugarcane	60000	18.00%	5%	13.00%
34	Wayanad	Nutmeg	55000	29.90%	5%	24.90%
35	Palakkad	Ginger	100000	14.00%	5%	9.00%
36	Palakkad	Banana	175000	23.54%	5%	18.54%
37	Kozhikkode	Paddy (Autumn)	80000	29.00%	2%	27.00%

38	Malappuram	Arecanut	100000	26.00%	5%	21.00%
39	Kasargode	Pepper	50000	29.90%	5%	24.90%
40	Kozhikkode	Pepper	50000	19.23%	5%	14.23%
41	Thrissur	Arecanut	100000	12.00%	5%	7.00%
42	Thiruvananthapuram	Paddy (Autumn)	80000	29.00%	2%	27.00%
43	Thrissur	Nutmeg	55000	12.00%	5%	7.00%
44	Ernakulam	Paddy (Autumn)	80000	29.00%	2%	27.00%
45	Palakkad	Pepper	50000	11.65%	5%	6.65%
46	Palakkad	Nutmeg	55000	24.00%	5%	19.00%
47	Kottayam	Banana	175000	29.00%	5%	24.00%
48	Kannur	Pepper	50000	29.90%	5%	24.90%
49	Kollam	Banana	175000	29.00%	5%	24.00%
50	Idukki	Banana	175000	29.90%	5%	24.90%
51	Kozhikkode	Banana	175000	29.00%	5%	24.00%
52	Kozhikkode	Arecanut	100000	26.00%	5%	21.00%
53	Palakkad	Turmeric	60000	22.00%	5%	17.00%
54	Malappuram	Pepper	50000	26.00%	5%	21.00%
55	Idukki	Nutmeg	55000	29.90%	5%	24.90%
56	Kasargode	Banana	175000	29.90%	5%	24.90%
57	Kasargode	Paddy (Autumn)	80000	29.90%	2%	27.90%
58	Idukki	Paddy High Range	80000	29.90%	2%	27.90%
59	Malappuram	Banana	175000	26.94%	5%	21.94%
60	Idukki	Sugarcane	60000	29.90%	5%	24.90%
61	Wayanad	Turmeric	60000	29.90%	5%	24.90%
62	Kannur	Paddy (Autumn)	80000	29.90%	2%	27.90%
63	Malappuram	Paddy (Autumn)	80000	29.00%	2%	27.00%
64	Kottayam	Nutmeg	55000	20.34%	5%	15.34%
65	Thiruvananthapuram	Banana	175000	29.00%	5%	24.00%
66	Ernakulam	Nutmeg	55000	24.00%	5%	19.00%
67	Idukki	Ginger	100000	29.90%	5%	24.90%
68	Kottayam	Pepper	50000	15.60%	5%	10.60%
69	Idukki	Turmeric	60000	29.90%	5%	24.90%
70	Ernakulam	Banana	175000	26.00%	5%	21.00%
71	Wayanad	Cardamom	45000	29.90%	5%	24.90%
72	Kollam	Ginger	100000	25.00%	5%	20.00%
73	Palakkad	Cardamom	45000	19.00%	5%	14.00%
74	Kollam	Turmeric	60000	24.00%	5%	19.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Wayanad,Kasargode,Malappuram,Palakkad,Thrissur,Kannur & Kozhikode

Annexure WB-K-VI-1

Crop: Arecanut	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DEFICIT RAINFALL	PERIOD	1-Mar-21	31-May-21
		Phase-I	Phase-II
	Phase	1-Mar to 15-Apr	16-Apr to 31-May
	INDEX	Aggregate of rainfall over respective Phases	
	STRIKE (mm) <	15	110
	EXIT	0	25
	PAYOUT RATE (Rs./mm)	400.00	164.71
	MAXIMUM PAYOUT (Rs.)	6000	14000
TOTAL MAXIMUM PAYOUT (Rs.)		20000	

2.

DRY SPELL	PERIOD	15-Apr-21		to		31-May-21	
	INDEX	Number of days in the longest spell of consecutive dry days					
	STRIKE (cons. day) >=	15	20	25	30		
	PAYOUT (Rs.)	1500	3750	7500	15000		
	MAXIMUM PAYOUT (Rs.)	15000					

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

3.

EXCESS RAINFAL	PERIOD	1-Jun-20	to	30-Nov-20
	INDEX	Number of days in the longest spell of consecutive days with daily RF > 25 mm		
	STRIKE (cons. day) >=	4		
	EXIT	6		
	PAYOUT RATE (Rs./day)	5000		
	MAXIMUM PAYOUT (Rs.)	15000		

4.

WIND SPEED	PERIOD	1-Oct-20	to	31-Mar-21
	INDEX	Highest wind speed over period		
	STRIKE (Km/Hr) >=	50	55	60
	PAYOUT (Rs.)	7500	15000	25000
	MAXIMUM PAYOUT (Rs.)	25000		

5.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jun-20	to	30-Nov-20
	INDEX	Number of days in the longest spell of consecutive days having daily maximum RH > 90 % with daily rainfall > 25 mm		
	STRIKE (cons. day) >=	2	4	6
	PAYOUT (Rs.)	2500	10000	25000
	MAXIMUM PAYOUT (Rs.)	25000		

SUM INSURED (Rs.)	100000
FARMER'S PREMIUM (Rs.)	5000
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki,Wayanad,Kannur,Kozhikode, Malappuram,Palakkad,Kollam, Kottayam, Thiruvananthapuram,Thrissur ,Ernakulam & Kasargode

Annexure WB-K-VI-2

Crop: BANANA	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DEFICIT RAINFALL	PERIOD	15-Jan-21	to	15-Apr-21
	INDEX	Number of days in the longest spell of consecutive days with daily Rainfall < 20 mm		
	STRIKE (cons. day) >=	20		
	PAYOUT (Rs.)	20000		
	MAXIMUM PAYOUT (Rs.)	20000		

2.A.

EXCESS RAINFALL (A)	PERIOD	1-Jul-20	to	15-Sep-20
	INDEX	Maximum of consecutive 3 days cumulative rainfall over period		
	STRIKE (mm) >=	150		
	PAYOUT (Rs.)	25000		
	MAXIMUM PAYOUT (Rs.)	25000		

2.B.

EXCESS RAINFALL (B)	PERIOD	16-Sep-20	30-Apr-21	
	Phase	Phase-I	Phase-II	
		16-Sep to 31-Dec	1-Jan to 30-Apr	
		INDEX	Number of days in the longest spell of consecutive days with daily Rainfall > 30 mm in respective phases	
	STRIKE (cons. day) >=	3	3	
	PAYOUT (Rs.)	17500	30000	
	MAXIMUM PAYOUT (Rs.)	30000		

Note: Maximum of payout of Phase-I and Phase-II under excess rainfall (B) cover will be payable.

3.A.

WIND SPEED	PERIOD	1-Oct-20	to	31-Dec-20
	INDEX	Highest wind speed over period		
	STRIKE (Km/Hr) >=	45	55	60
	PAYOUT (Rs.)	8500	17500	30000
	MAXIMUM PAYOUT (Rs.)	30000		

3.B.

WIND SPEED	PERIOD	1-Jan-21	to	31-Mar-21
	INDEX	Highest wind speed over period		
	STRIKE (Km/Hr) >=	40	50	55
	PAYOUT (Rs.)	17500	32500	55000
	MAXIMUM PAYOUT (Rs.)	55000		

4.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Aug-20	to	20-Dec-20
	INDEX	Number of days in the longest spell of consecutive days having daily average RH between 80 , to 90 % with daily Mean Temperature > 28 °C		
	STRIKE (cons. day) >=	3		
	EXIT	7		
	PAYOUT RATE (Rs./cons. day)	3000		
	MAXIMUM PAYOUT (Rs.)	15000		

SUM INSURED (Rs.)	175000
FARMER'S PREMIUM (Rs.)	8750
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki,Wayanad,Kozhikode,Kasargode,Malappuram,Palakkad,Kollam, Kottayam & Kannur

Annexure WB-K-VI-3

Crop: Pepper	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.A	DRY SPELL (A)	PERIOD	1-Jun-20		to		30-Sep-20	
		INDEX	Number of days in the longest spell of consecutive dry days					
		STRIKE (cons. day) >=	7	10	15	20		
		PAYOUT (Rs.)	1000	2500	5000	10000		
		MAXIMUM PAYOUT (Rs.)	10000					

1.B	DRY SPELL (B)	PERIOD	1-Mar-21		to	31-May-21		
		INDEX	Number of days in the longest spell of consecutive dry days					
		STRIKE (cons. day) >=	20		25		30	
		PAYOUT (Rs.)	1000		2500		5000	
		MAXIMUM PAYOUT (Rs.)	5000					

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.	EXCESS /UNSEASONAL RAINFALL	PERIOD	1-Jan-21		to		30-Apr-21		
		Phase	Phase-I		Phase-II		Phase-III		Phase-IV
			1-Jan		1-Feb		1-Mar		1-Apr
			to		to		to		to
			31-Jan		28-Feb		31-Mar		30-Apr
		INDEX	Aggregate of rainfall over respective Phases						
		STRIKE (mm) >	100		100		100		125
		EXIT	150		150		200		250
		PAYOUT RATE (Rs./mm)	50		50		25		20
		MAXIMUM PAYOUT (Rs.)	2500		2500		2500		2500
	TOTAL MAXIMUM PAYOUT (Rs.)	10000							

3.

WET SPELL	PERIOD	1-Mar-21 to 30-Apr-21		
	INDEX	Number of days in the longest spell of consecutive wet days		
	STRIKE (cons. day) >=	3	4	5
	PAYOUT (Rs.)	3000	6000	12500
	MAXIMUM PAYOUT (Rs.)	12500		

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

4.	DISEASE CONGENIAL CLIMATE	PERIOD	1-Jun-20			to	30-Sep-20		
		INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90 % , daily rainfall > 30 mm and daily Mean Temperature < 24 °C						
		STRIKE (cons. day) >=	4	5	6				
		PAYOUT (Rs.)	3000	6000	12500				
		MAXIMUM PAYOUT (Rs.)	12500						

SUM INSURED (Rs.)	50000
FARMER'S PREMIUM (Rs.)	2500
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 ,KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki, Wayanad and Palakkad

Annexure WB-K-VI-4

Crop: CARADAMOM	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1. DRY SPELL	PERIOD	1-Apr-21	to	31-May-21	
	INDEX	Number of days in the longest spell of consecutive dry days			
	STRIKE (cons. day) >=	20	25	30	35
	PAYOUT (Rs.)	8000	12000	15000	20000
	MAXIMUM PAYOUT (Rs.)	20000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2. PEST CONGENIAL CLIMATE	PERIOD	1-Apr-21	to	31-May-21	
	INDEX	Number of days in the longest spell of consecutive days with daily Rainfall < 2.5 mm and daily maximum temperature > 32 °C			
	STRIKE (cons. day) >=	15	20	25	
	PAYOUT (Rs.)	2000	4000	9500	
	MAXIMUM PAYOUT (Rs.)	9500			

Note : A day is defined as a wet day if the rainfall of the day is > 2.5 mm

3. DISEASE CONGENIAL CLIMATE	PERIOD	7-Jun-20	to	30-Nov-20	
	INDEX	Number of days in the longest spell of consecutive days having daily maximum RH > 90 % with daily rainfall > 30 mm			
	STRIKE (cons. day) >=	8	9	10	
	PAYOUT (Rs.)	3000	6000	15500	
	MAXIMUM PAYOUT (Rs.)	15500			

SUM INSURED (Rs.)	45000
FARMER'S PREMIUM (Rs.)	2250
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Kollam,Idukki,Wayanad,Palakkad

Annexure WB-K-VI-5

Crop: Ginger	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DEFICIT RAINFALL	PERIOD	1-Jun-20	to	30-Nov-20		
	Phases	1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 10-Oct	11-Oct to 30-Nov
	INDEX	Aggregate of rainfall over respective Phases				
	STRIKE (mm) <	200	200	275	225	200
	EXIT	50	50	75	50	50
	PAYOUT RATE (Rs./mm)	66.67	66.67	50.00	57.14	66.67
	MAXIMUM PAYOUT (Rs.)	10000	10000	10000	10000	10000
	TOTAL MAXIMUM PAYOUT (Rs.)	10000				

2.

EXCESS RAINFALL	PERIOD	1-Aug-20	to	28-Feb-21	
	Phase	Phase-I 1-Aug to 30-Sep	Phase-II 1-Oct to 30-Nov	Phase-III 1-Dec to 28-Feb	
	INDEX	Number of days in the longest spell of consecutive days with daily RF >25mm in respective phases			
	STRIKE (cons. day) >=	3	3	3	
	EXIT	7	6	3	
	PAYOUT RATE (Rs./day)	3000	7500	45000	
	MAXIMUM PAYOUT (Rs.)	15000	30000	45000	
	TOTAL MAXIMUM PAYOUT (Rs.)	45000			

3.

WET SPELL	PERIOD	1-Dec-20	to	28-Feb-21	
	INDEX	Number of days in the longest spell of consecutive wet days			
	STRIKE (cons. day) >=	2	3	4	5
	PAYOUT (Rs.)	4000	12500	25000	35000
	MAXIMUM PAYOUT (Rs.)	35000			

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

4.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jun-20	to	30-Sep-20	
	INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90 % , daily rainfall > 50 mm and daily Mean Temperature < 24 °C			
	STRIKE (cons. day) >=	4	5	6	
	PAYOUT (Rs.)	2500	5000	10000	
	MAXIMUM PAYOUT (Rs.)	10000			

SUM INSURED (Rs.)	100000
FARMER'S PREMIUM (Rs.)	5000
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)
TERM SHEET

State: Kerala

District: Idukki

Annexure WB-K-VI-6

Crop: PADDY Highrange	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DEFICIT RAINFALL	PERIOD	1-Aug-20 to 20-Dec-20				
	Phase	Phase-I 1-Aug to 20-Aug	Phase-II 21-Aug to 15-Sep	Phase-III 16-Sep to 15-Oct	Phase-IV 16-Oct to 15-Nov	Phase-V 16-Nov to 20-Dec
	INDEX	Aggregate of rainfall over respective Phases				
	STRIKE (mm) <	400	350	250	175	125
	EXIT	125	125	60	60	30
	PAYOUT RATE (Rs./mm)	18.18	20.00	21.05	30.43	31.58
	MAXIMUM PAYOUT (Rs.)	5000	4500	4000	3500	3000
	TOTAL MAXIMUM PAYOUT (Rs.)	20000				

2.

DRY SPELL	PERIOD	1-Aug-20 to 20-Dec-20			
	INDEX	Number of days in the longest spell of consecutive dry days			
	STRIKE (cons. day) >=	13	15	18	20
	PAYOUT (Rs.)	3000	5000	8000	13000
	MAXIMUM PAYOUT (Rs.)	13000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

3.

EXCESS /UNSEASONAL RAINFALL	PERIOD	1-Aug-20 to 20-Dec-20	
	INDEX	Maximum of consecutive 3 days cumulative rainfall	
	STRIKE (mm) >=	180	
	PAYOUT (Rs.)	20000	
	MAXIMUM PAYOUT (Rs.)	20000	

4.

HIGH TEMPERATURE	PERIOD	1-Aug-20 to 31-Oct-20			
	Phase	Phase-I 1-Aug to 15-Aug	Phase-II 16-Aug to 31-Aug	Phase-III 1-Sep to 15-Sep	Phase-IV 16-Sep to 31-Oct
	INDEX	Cumulative daily upward deviation of T Max from respective triggers			
	TRIGGER (°C)	32.5	33	33.5	34
	STRIKE (°C) >	4			
	EXIT	36			
	PAYOUT RATE (Rs./°C)	531.25			
	MAXIMUM PAYOUT (Rs.)	17000			

5.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Aug-20 to 20-Dec-20	
	INDEX	Number of days in the longest spell of consecutive days having daily average RH between 80 % to 90 % with daily Mean Temperature > 32 °C	
	STRIKE (cons. day) >=	3	
	EXIT	7	
	PAYOUT RATE(Rs./cons. day)	2000	
	MAXIMUM PAYOUT (Rs.)	10000	

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1600
FARMER'S PREMIUM %	2.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Kasargode, Thiruvananthapuram,Kollam, Ernakulam, Thrissur, Malappuram, Kozhikode, Palakkad & Kannur

Annexure WB-K-VI-7

Crop: PADDY (Autumn)	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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|----------------------------|----------------------|--|-----------------|------------------|
| DEFICIT RAINFALL | PERIOD | 7-Jul-20 | to | 31-Oct-20 |
| | | Phase-I | Phase-II | Phase-III |
| | | Phase | 7-Jul to 27-Jul | 28-Jul to 21-Aug |
| | | | 22-Aug to 5-Oct | 6-Oct to 31-Oct |
| | INDEX | Aggregate of rainfall over respective Phases | | |
| | STRIKE (mm) < | 300 | 250 | 250 |
| | EXIT | 60 | 60 | 60 |
| | PAYOUT RATE (Rs./mm) | 29.17 | 26.32 | 26.32 |
| MAXIMUM PAYOUT (Rs.) | 7000 | 5000 | 5000 | 3000 |
| TOTAL MAXIMUM PAYOUT (Rs.) | 20000 | | | |
- | | | | | |
|-----------|-----------------------|---|------|-----------|
| DRY SPELL | PERIOD | 1-Jun-20 | to | 15-Oct-20 |
| | INDEX | Number of days in the longest spell of consecutive dry days | | |
| | STRIKE (cons. day) >= | 13 | 15 | 18 |
| | PAYOUT (Rs.) | 3000 | 5000 | 8000 |
| | MAXIMUM PAYOUT (Rs.) | 13000 | | |

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm
- | | | | | |
|-----------------------------|----------------------|------------------------|----|-----------|
| EXCESS /UNSEASONAL RAINFALL | PERIOD | 1-Jun-20 | to | 31-Oct-20 |
| | INDEX | Maximum of consecutive | | |
| | STRIKE (mm) >= | 150 | | |
| | PAYOUT (Rs.) | 20000 | | |
| | MAXIMUM PAYOUT (Rs.) | 20000 | | |
- | | | | | |
|-----------------------|----------------|---|-----------------|-----------------|
| HIGH TEMPERATURE | PERIOD | 1-Jun-20 | to | 15-Oct-20 |
| | | Phase-I | Phase-II | Phase-III |
| | | Phase | 1-Jun to 30-Jun | 1-Jul to 31-Jul |
| | | | 1-Aug to 31-Aug | 1-Sep to 15-Oct |
| | INDEX | Cumulative daily upward deviation of T Max from respective triggers | | |
| | TRIGGER (°C) | 31 | 31.5 | 32 |
| | STRIKE (° C) > | 4 | | |
| | EXIT | 36 | | |
| PAYOUT RATE (Rs./° C) | 531.25 | | | |
| MAXIMUM PAYOUT (Rs.) | 17000 | | | |
- | | | | | |
|---------------------------|-----------------------------|--|----|-----------|
| DISEASE CONGENIAL CLIMATE | PERIOD | 1-Jun-20 | to | 31-Oct-20 |
| | INDEX | Number of days in the longest spell of consecutive days having daily average RH between 80 % to 90 % with daily Mean Temperature > 32 °C | | |
| | STRIKE (cons. day) >= | 3 | | |
| | EXIT | 7 | | |
| | PAYOUT RATE (Rs./cons. day) | 2000 | | |
| MAXIMUM PAYOUT (Rs.) | 10000 | | | |

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1600
FARMER'S PREMIUM %	2.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki & Palakkad

Annexure WB-K-VI-8

Crop: Sugarcane	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DEFICIT RAINFALL	PERIOD	7-Jul-20 to 31-May-21					
		Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V	Phase-VI
	Phase	7-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 5-Oct	6-Oct to 25-Oct	26-Oct to 28-Feb	1-Mar to 31-May
	INDEX	Aggregate of rainfall over respective Phases					
	STRIKE (mm) <	250	225	150	120	200	200
	EXIT	50	50	50	40	40	40
	PAYOUT RATE (Rs./mm)	35.00	34.29	60.00	62.50	31.25	31.25
	MAXIMUM PAYOUT (Rs.)	7000	6000	6000	5000	5000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	34000					

2.

EXCESS /UN-SEASONAL RAINFALL	PERIOD	1-Mar-21 to 15-May-21	
	Phase	1-Mar to 15-May	
	INDEX	Aggregate of rainfall over period	
	STRIKE (mm) >	350	
	EXIT	550	
	PAYOUT RATE (Rs./mm)	130	
	MAXIMUM PAYOUT (Rs.)	26000	

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki,Wayanad,Kozhikode,,Malappuram,Palakkad,Kollam & Ernakulam

Annexure WB-K-VI-9

Crop: Turmeric	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.	DEFICIT RAINFALL	PERIOD	1-Jun-20 to 30-Nov-20			
		Phases	1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 10-Oct
		INDEX	Aggregate of rainfall over respective Phases			
		STRIKE (mm) <	200	200	275	225
		EXIT	50	50	75	50
		PAYOUT RATE (Rs./mm)	66.67	66.67	50.00	57.14
		MAXIMUM PAYOUT (Rs.)	10000	10000	10000	10000
		TOTAL MAXIMUM PAYOUT (Rs.)	10000			

2.	EXCESS RAINFALL	PERIOD	1-Aug-20 to 28-Feb-21		
			Phase-I	Phase-II	Phase-III
		Phase	1-Aug to 30-Sep	1-Oct to 30-Nov	1-Dec to 28-Feb
		INDEX	Number of days in the longest spell of consecutive days with daily RF >30mm in respective phases		
		STRIKE (cons. day) >=	3	3	3
		EXIT	7	6	3
		PAYOUT RATE (Rs./day)	1500	3750	30000
		MAXIMUM PAYOUT (Rs.)	7500	15000	30000
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

3.	WET SPELL	PERIOD	1-Dec-20 to 28-Feb-21			
		INDEX	Number of days in the longest spell of consecutive wet days			
		STRIKE (cons. day) >=	2	3	4	5
		PAYOUT (Rs.)	2000	6000	12000	20000
		MAXIMUM PAYOUT (Rs.)	20000			

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020 , KHARIF 2021 & KHARIF 2022)

TERM SHEET

State: Kerala

District: Idukki, Kottayam & Ernakulam

Annexure WB-K-VI-10

Crop: Pineapple	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1.

DRY SPELL	PERIOD	15-Mar-21	to	31-May-21	
	INDEX	Number of days in the longest spell of consecutive dry days			
	STRIKE (cons. day) >=	20	22	24	26
	PAYOUT RATE (Rs.)	8500	12750	24000	30000
	MAXIMUM PAYOUT (Rs.)	30000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.A.

EXCESS RAINFALL (A)	PERIOD	1-Jun-20	to	15-Sep-20	
	INDEX	Maximum of consecutive 3 days cumulative rainfall over period			
	STRIKE (mm) >=	150			
	EXIT (mm)	175			
	PAYOUT RATE (Rs./mm)	580			
	MAXIMUM PAYOUT (Rs.)	14500			

2.B.

EXCESS RAINFALL (B)	PERIOD	16-Sep-20	to	30-Nov-20	
	INDEX	Number of days in the longest spell of consecutive days with daily Rainfall > 25 mm			
	STRIKE (cons. day) >=	4			
	EXIT	6			
	PAYOUT RATE (Rs./day)	5166.67			
	MAXIMUM PAYOUT (Rs.)	15500			

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

Seasonality Discipline & Cut-Off Dates under RWBCIS during Kharif Season

Sl. No.	Activities	Time lines
		Kharif Season
1.	Loaning Period (for Loanee farmers to be covered on compulsory basis)	Upto 31 st July
2.	Cut-off date for Receipt of Proposals of farmers (Non-loanee)/Debit of premium from farmers account(loanee & non-loanee)	31 st July
3.	Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) from Banks Branches (Commercial Bankss & RRBs) to AIC and from PACS to DCB HO	16 th August (Loanee) & 07 th August (Non-loanee)
4.	Cut-off date for receipt of Consolidated Premium(through NEFT/RTGS) for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) from respective DCB HO's to AIC	23 rd August (Loanee) & 14 th August (Non-loanee)
5.	Cut-off date for receipt of Proposals of Non-loanee farmers covered on Voluntary basis from designated insurance intermediaries /agents to Implementing Insurance Company	Within 7 days of receipt of proposal/premium at their end.
6.	Cut –off date for completing the data entry/Uploading the details of individual insured farmers and MoA Crop Insurance Portal by Bank Branches/PACS & Intermediaries .	Within 15 days after cut-off date for collection of premium from farmers
7.	Cut-off date for Receipt of Weather Data for the Risk Period	As per the Insurance Period specific to each Crop/notified Area.
8.	Payment of claims based on the Weather Data	45 Days from receipt of Weather Data in full subject to receipt of State and Central Government Share of Premium Subsidy in full.

NB: If the above Cut-off Dates fall on Public Holiday/Bank Holiday declared under Negotiable Instrument Act then the next working day shall be the effective Cut-off Date.

RWBCIS Localised Calamities Notification & Assessment

Under RWBCIS Inundation, Landslide & Damage by Heavy Wind are notified as Add On Covers as detailed below:

Inundation is notified for all Notified Crops. The objective is to compensate for Total Crop Loss due to inundation in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Landslide is notified for all Notified Crops except in the Districts of Alappuzha & Kasargode. The objective is to compensate for Total Crop Loss due to Landslide in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Heavy Wind Damage is notified for Banana, Nutmeg, Arecanut, Pepper, Cocoa & Cardamom Crops. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Other Conditions:

1. Only cases of Total Losses of the Plants/Plants becoming unproductive are considered.

2. Crop Sown-Cum Damage Certificate of the Agriculture Officer as per the prescribed format is Mandatory for all losses.

3. In case of individual losses for trees/plants (Other than Paddy Crop) the total no of the trees/plants rendered totally unproductive by the notified peril would be assessed and the proportional area worked out as per the standard planting density, in case of any discrepancy.

4. If, at the end of season, based on the Weather data (Yield Data in PMFBY), claim is more than the claim under this cover, the balance would be paid at the end of the season under wide spread claims.

5. The Claim Settlement Slabs based on the Growth Stage would be as 1. Seedling Stage (30%) 2. Early Vegetative Phase (40%) 3. Late Vegetative Phase (60%) 4. Flowering Phase (80%) 5. Harvesting Phase (100%). In the case of bearing Perennials with Seasonal Flowering and Fruiting nature applicable phase would be considered.

6. The Loss shall invariably be assessed by the Joint Committee comprising of AO of the concerned Krishi Bhavan & the Insurance Company Official/Representative .In case of AO not being posted in a particular Krishi Bhavan the ADA may suitably designate an Officer for inspection.

7. In case a farmer intimate the Crop Loss to a Krishi Bhavan , the concerned AO shall acknowledge the same furnishing a copy to the concerned farmer (which could later be used as a proof for timely intimation of crop loss in case inspection gets delayed by justifiable reasons) and also intimate the Insurance Company to facilitate Claim Inspection at the very earliest.

8.In case of Discrepancy in the Stage of the Crop compared to the insured Data the Stage applicable during Field Inspection shall be considered for Claim assessment.

District-wise Crops Notified under Restructured WBCIS RABI 2020-21,2021-22 & 2022-23 Seasons

Sl No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
2	Kollam	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
3	Kottayam	Banana,Pineapple ,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
4	Idukki	Paddy 3rd crop, Banana, Sugarcane,Pineapple, Carrot, Cabbage, Garlic, Potato, Beans,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
5	Ernakulam	Paddy 2nd crop, Banana,Pineapple ,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
6	Thrissur	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
7	Palakkad	Paddy 2nd Crop,Paddy 3rd crop, Banana, Cashew, Mango, Sugarcane,Tomato,Millet, ,Yard Long Bean,Snake Gourd,Bitter Gourd,,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
8	Malappuram	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
9	Kozhikkode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
10	Kannur	Paddy 2nd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
11	Wayanad	Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
12	Kasargode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber,Bhindi,Chilly

NB : Banana is notified under WBCIS only in the selected Panchayats /Municipalities of the relevant districts where Reference Weather Stations (RWS') s are installed in each District

Vegetables are notified for both Summer & Winter Seasons

Millet & Tomato are notified in Palakkad for Winter Season

Crop-wise Weather Risks/Perils Covered & their Risk Periods notified for Rabi 2020-21,2021-22,2022-23 Seasons

Sl No	Crops	Districts Covered	Insurance covers	Insurance period	
				From	To
1	Paddy-2nd Crop	Palakkad	DEFICIT RAINFALL	15.09.2020	15.01.2021
			HIGH TEMPERATURE	15.09.2020	15.01.2021
			UNSEASONAL / EXCESS RAINFALL	15.09.2020	15.01.2021
			DISEASE CONGENIAL CLIMATE	15.09.2020	15.01.2020
2	Paddy -3rd Crop	Palakkad	RISE IN HEAT	16.01.2021	31.03.2021
			DEFICIT RAINFALL	16.01.2021	15.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.02.2021	15.04.2021
			PEST / DISEASE CONGENIAL CLIMATE	16.01.2021	30.04.2021
3	Paddy -3rd Crop High Range	Idduki & Wayanad	DEFICIT RAINFALL	01.01.2021	31.05.2021
			DRY SPELL	01.02.2021	31.05.2021
			HIGH TEMPERATURE	15.01.2021	31.05.2021
			DISEASE CONGENIAL CLIMATE	15.01.2021	31.05.2021
4	Paddy -2nd Crop	Kannur, Kasargod, Malappuram, Thiruvananthapuram	DEFICIT RAINFALL	16.10.2020	28.02.2021
			HIGH TEMPERATURE	16.10.2020	01.02.2021
			EXCESS / UNSEASONAL RAINFALL	16.10.2020	28.02.2021
			DISEASE CONGENIAL CLIMATE	16.10.2020	28.02.2021
5	Paddy- 2nd Crop	Ernakulam, Kollam, Kozhikode, Thrissur	DEFICIT RAINFALL	16.10.2020	15.03.2021
			EXCESS / UNSEASONAL RAINFALL	16.10.2020	15.03.2021
			DISEASE CONGENIAL CLIMATE	16.10.2020	15.03.2021
6	Paddy- 3rd Crop	Kasargod, Kollam, Kozhikode, Malappuram, Thrissur	DEFICIT RAINFALL	01.01.2021	15.05.2021
			DRY SPELL	01.01.2021	15.05.2021
			HIGH TEMPERATURE	01.03.2021	15.05.2021
			DISEASE CONGENIAL CLIMATE	01.02.2021	15.05.2021
7	Banana	Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode, Kasargode, Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad	DEFICIT RAINFALL	01.03.2021	31.05.2021
			UNSEASONAL RAINFALL	01.01.2021	30.04.2021
			EXCESS RAINFALL	16.05.2021	15.09.2021
			DISEASE CONGENIAL CLIMATE	01.01.2020	15.09.2021
			WIND SPEED	01.03.2021	15.09.2021
8	Sugarcane	Idukki & Palakkad	DEFICIT RAINFALL	16.01.2021	31.12.2021
			EXCESS / UNSEASONAL RAINFALL	01.06.2021	31.12.2021
			DISEASE CONGENIAL CLIMATE	01.03.2021	31.10.2021
9	Cashew	Kannur, Kasargod, Kozhikode, Malappuram, Palakkad	LOW MINIMUM TEMPERATURE	15.12.2020	28.02.2021
			PEST / DISEASE CONGENIAL CLIMATE	15.12.2020	28.02.2021
			WET SPELL	01.03.2021	15.05.2021
			UNSEASONAL / EXCESS RAINFALL	15.12.2020	30.04.2021
10	Mango	Palakkad	DISEASE CONGENIAL CLIMATE	15.10.2020	28.02.2021
			UNSEASONAL / EXCESS RAINFALL	15.10.2020	31.03.2021
			HIGH WIND SPEED	15.10.2020	31.05.2021
11	Potato-Winter	Idukki	RISE IN DAY TEMPERATURE	01.10.2020	10.12.2020
			RISE IN DISEASE CONGENIAL DAYS	01.10.2020	10.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
12	Potato-Summer	Idukki	RISE IN DAY TEMPERATURE	01.01.2021	28.02.2021
			RISE IN DISEASE CONGENIAL DAYS	01.01.2021	28.02.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
13	Veg Group 2-Winter Cabbage,Carrot ,Garlic & French Bean	Idukki	RISE IN NIGHT TEMPERATURE	01.10.2020	10.12.2020
			DISEASE CONGENIAL CLIMATE	15.10.2020	10.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
14	Veg Group 2-Summer Cabbage,Carrot ,Garlic & French Bean	Idukki	RISE IN NIGHT TEMPERATURE	01.01.2021	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.01.2021	30.04.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
15	Veg Group-1 Winer -Snake Gourd,Biter Gourd,Yard Long Bean,Ash Gourd, Pumkin, Cucumber Bhindi Chilly	All Districts Except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.10.2020	10.12.2020
			DISEASE CONGENIAL CLIMATE	01.10.2020	31.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
16	Veg Group 1 Summer -Snake Gourd,Biter Gourd,Yard Long Bean,Ash Gourd, Pumkin, Cucumber,Bhindi,Chilly	All Districts Except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.01.2021	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.01.2021	30.04.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
17	Pineapple	Idukki,Kottayam & Ernakulam	DRY SPELL	15.03.2021	31.05.2021
			EXCESS/RAINFALL	15.01.2021	30.11.2021
18	Tomato	Palakkad	RISE IN NIGHT TEMPERATURE	01.10.2020	31.01.2021
			DISEASE CONGENIAL DAYS	01.10.2020	31.01.2021
			UNSEASONAL /EXCESS RAINFALL	01.10.2020	31.01.2021
19	Millets	Palakkad	DEFICIT RAINFALL	01.01.2021	28.02.2021
			RISE IN DAY TEMPERATURE	01.11.2020	28.02.2021
			UNSEASONAL /EXCESS RAINFALL	01.10.2020	15.03.2021

**RWBCIS Crop-wise District-wise Sum Insured Limits, Acturial Premium, Govt. Subsidy & Farmer's Net Premium notified for
Rabi 2020-21,2021-22 & 2022-23 Seasons**

SI No	District	Crop	Sum Insured/Ha (Rs)	Acturial Premium Rate(%)	Farmer's Share(%)	Total Subsidy(%)
1	Palakkad	Paddy-2nd Crop	80000	30.00%	2%	28.00%
2	Kottayam	Banana	175000	11.00%	5%	6.00%
3	Malappuram	Banana	175000	20.30%	5%	15.30%
4	Ernakulam	Banana	175000	15.00%	5%	10.00%
5	Thrissur	Paddy-3rd Crop	80000	25.00%	2%	23.00%
6	Palakkad	Paddy-3rd Crop	80000	15.00%	2%	13.00%
7	Kozhikode	Banana	175000	23.00%	5%	18.00%
8	Kozhikode	Paddy-2nd Crop	80000	14.00%	2%	12.00%
9	Malappuram	Cashew	60000	21.00%	5%	16.00%
10	Kozhikode	Cashew	60000	16.00%	5%	11.00%
11	Kollam	Paddy-2nd Crop	80000	29.00%	2%	27.00%
12	All	Veg Group 1-Summer	40000	29.00%	5%	24.00%
13	Thrissur	Paddy-2nd Crop	80000	12.00%	2%	10.00%
14	Kozhikode	Paddy-3rd Crop	80000	29.00%	2%	27.00%
15	Malappuram	Paddy-2nd Crop	80000	13.00%	2%	11.00%
16	Idukki	Potato-Winter	40000	29.90%	5%	24.90%
17	Kollam	Paddy-3rd Crp	80000	29.00%	2%	27.00%
18	Idukki	Veg Group 2-winter	40000	29.90%	5%	24.90%
19	Thrissur	Banana	175000	26.00%	5%	21.00%
20	Palakkad	Tomato-Winter	40000	17.18%	5%	12.18%
21	Ernakulam	Pineapple	60000	19.00%	5%	14.00%
22	Palakkad	Millets	30000	16.00%	2%	14.00%
23	Palakkad	Mango	150000	29.00%	5%	24.00%
24	Palakkad	Sugarcane	45000	29.00%	5%	24.00%
25	Idukki	Pineapple	60000	29.90%	5%	24.90%
26	Wayanad	Banana	175000	29.90%	5%	24.90%
27	Idukki	Paddy-3rd Crp	80000	29.90%	2%	27.90%
28	Thiruvananthapuram	Banana	175000	21.00%	5%	16.00%
29	Palakkad	Banana	175000	26.00%	5%	21.00%
30	Kasargode	Cashew	60000	29.90%	5%	24.90%
31	Kottayam	Pineapple	60000	20.00%	5%	15.00%
32	Kollam	Banana	175000	22.00%	5%	17.00%
33	Kannur	Banana	175000	29.90%	5%	24.90%
34	Kannur	Cashew	60000	29.90%	5%	24.90%
35	Kasargode	Banana	175000	29.90%	5%	24.90%
36	Kasargode	Paddy-2nd Crop	80000	29.90%	2%	27.90%
37	Ernakulam	Paddy-2nd Crop	80000	19.50%	2%	17.50%
38	Thiruvananthapuram	Paddy-3rd Crp	80000	21.00%	2%	19.00%
39	Idukki	Banana	175000	29.90%	5%	24.90%
40	Idukki	Sugarcane	45000	29.90%	5%	24.90%
41	Kasargode	Paddy-3rd Crop	80000	29.90%	2%	27.90%
42	All	Veg Group 1-Winter	40000	29.00%	5%	24.00%
43	Idukki	Veg Group 2-summer	40000	29.90%	5%	24.90%
44	Wayanad	Paddy-3rd Crop	80000	29.90%	2%	27.90%
45	Thiruvananthapuram	Paddy-2nd Crop	80000	22.00%	2%	20.00%
46	Palakkad	Cashew	60000	15.00%	5%	10.00%
47	Idukki	Potato-Summer	40000	29.90%	5%	24.90%
48	Malappuram	Paddy-3rd Crop	80000	28.01%	2%	26.01%
49	Kannur	Paddy-2nd Crop	80000	29.90%	2%	27.90%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERMSHEET

Crop:Paddy 3rd Crop Palakkad

State: KERALA

District: PALAKKAD

Annexure-WB-R-VI-1

Reference Weather Station: As per Notification

Reference Unit Area : As per Notification

Unit : Hectare

Backup Weather Station: As per Notification

Total Sum Insured: 80000

Cover-1: Rise in Heat

Objective: To pay for rise in temperature (heat) during the cover period resulting in reduced growth / early maturity

Cover Period: 16-Jan To 31-Mar

Cover Index: Cumulative daily upward deviation of Max temperature from respective fortnightly trigger

Fortnightly Trigger Temperature Table

Fortnights	16-Jan	31-Jan	01-Feb	15-Feb	16-Feb	28-Feb	01-Mar	15-Mar	16-Mar	31-Mar
Trigger Temperature	34.5 °C	36 °C	37 °C	37.5 °C	38 °C					

Strike (°C): 10
Exit (°C): 70
Notional Payout Per ha. (Rs./ ° C): 475
Maximum Payout per ha. (Rs.): 28500

Cover-2 Deficit Rainfall

Objective: To provide cover against low rainfall

COVER PERIOD	16-Jan to 15-Apr
INDEX	Aggregate of rainfall over Period
STRIKE I (<)	20 mm
STRIKE II (<)	5 mm
EXIT	0
RATE I (Rs./ mm)	50
RATE II (Rs./ mm)	850
MAXIMUM PAYOUT (Rs.)	5000

Cover-3: Un-seasonal / Excess Rainfall

Objective: To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and crop yield / quality.

Cover Period	01-Feb To 15-Apr
INDEX	Maximum of consecutive 3 days cumulative rainfall
STRIKE (mm) >	70
EXIT	110
PAYOUT RATE (Rs./mm)	800
MAXIMUM PAYOUT (Rs.)	32000

Cover-4: Pest / Disease Congenial Climate

Objective: To pay for pest / disease congenial climate during the cover period resulting in reduced growth and crop yield /quality

Cover Period: 16-Jan To 30-Apr

Definition of Pest / Disease congenial climate

Maximum Temperature (°C) Over 32 °C
Avg Relative Humidity (%) between 80 % to 90 %
Cover Index Disease Congenial Climate Persist for 3 Consecutive days
Strike (Cons Day) = 3
Exit (Cons Day): 7
Notional Payout Per ha. (Rs./ day): 1400.0
Maximum Payout per ha. (Rs.): 14500

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District: Idukki, Wayanad

Reference Unit Area : As per Notification

Annexure-WB-R-VI-2

Crop:	Paddy 3rd Crop High Range	Reference Weather Station:	As per Notification	Unit:	HECTARE
		Backup Weather Station:	As per Notification		

1

DEFICIT RAINFALL	PERIOD	to 31-May			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	1-Jan to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	10	25	60	120
	EXIT	0	0	10	20
	PAYOUT RATE (Rs./mm)	160	128	160	128
	MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800
	TOTAL MAXIMUM PAYOUT (Rs.)	25600			

2

DRY SPELL	PERIOD	1-Feb to 31-May			
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	10	14	18	21
	PAYOUT (Rs.)	1600	3200	8000	16000
	MAXIMUM PAYOUT (Rs.)	16000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

3

HIGH TEMPERATURE	PERIOD	15-Jan		to	31-May	Phase-IV
		Phase-I	Phase-II	Phase-III		
	Phase	15-Jan to 31-Mar	1-Apr to 30-Apr	1-May to 31-May		
	INDEX	Cumulative daily upward deviation of T Max from respective triggers				
	TRIGGER (	36	36	35.5	100	
	STRIKE (°c) >	4				
	EXIT	40				
	PAYOUT RATE (Rs./°C)	488.89				
	MAXIMUM PAYOUT (Rs.)	17600				

4

DISEASE CONGENIAL CLIMATE	PERIOD	15-Jan	to	31-May					
	INDEX	Number of consecutive days having daily average RH between				80 %	to	90 %	with daily mean
	Temperature >				32	°C			
	STRIKE (cons. day) >=	3							
	EXIT	7							
	PAYOUT (Rs.)	4160							
	MAXIMUM PAYOUT (Rs.)	20800							

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21, Rabi 2021-22, Rabi 2022-23

TERM SHEET

State: Kerala

District: Kannur, Kasargod, Malappuram, Thiruvananthapuram

Reference Unit Area : As per Notification

Annexure-WB-R-VI-3

Crop: PADDY 2nd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.

DEFICIT RAINFALL	PERIOD	16-Oct	to	28-Feb
	INDEX	Aggregate of rainfall over Period		
	STRIKE (mm) <	5		
	EXIT	0		
	PAYOUT RATE (Rs./mm)	1280		
	MAXIMUM PAYOUT (Rs.)	6400		

2.

HIGH TEMPERATURE	PERIOD	16-Oct	to	1-Feb
		Phase-I	Phase-II	
	Phase	16-Oct to 30-Nov	1-Dec to 1-Feb	
	INDEX	Cumulative daily upward deviation of T Max from respective triggers		
	TRIGGER	35	35.5	
	STRIKE (°C) >	3		
	EXIT	30		
	PAYOUT RATE (Rs./°C)	651.85		
	MAXIMUM PAYOUT (Rs.)	17600		

3.

EXCESS /UNSEASONAL RAINFALL	Cover Period	16-Oct	To	28-Feb
	INDEX	Maximum of consecutive 3 days cumulative rainfall		
	STRIKE (mm) >	80		
	EXIT	160		
	PAYOUT RATE (Rs./mm)	440		
	MAXIMUM PAYOUT (Rs.)	35200		

4.

DISEASE CONGENIAL CLIMATE	PERIOD	16-Oct	to	28-Feb
	INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °C		
	STRIKE (cons. day) >=	3		
	EXIT	7		
	PAYOUT (Rs.)	4160		
	MAXIMUM PAYOUT (Rs.)	20800		

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District: Ernakulam, Kollam, Kozhikode, Thrissur

Reference Unit Area : As per Notification

Annexure-WB-R-VI-4

Crop:	Paddy 2nd Crop	Reference Weather Station:	As per Notification	Unit:	HECTARE
		Backup Weather Station:	As per Notification		

1.

DEFICIT RAINFALL	PERIOD	16-Oct	to	15-Mar
	INDEX	Aggregate of rainfall over Period		
	STRIKE (mm) <	5		
	EXIT	0		
	PAYOUT RATE (Rs./mm)	1280		
	MAXIMUM PAYOUT (Rs.)	6400		

2.

EXCESS /UNSEASONAL RAINFALL	Cover Period	16-Oct	To	15-Mar
	INDEX	Maximum of consecutive 3 days cumulative rainfall		
	STRIKE (mm) >	80		
	EXIT	160		
	PAYOUT RATE (Rs./mm)	600		
	MAXIMUM PAYOUT (Rs.)	48000		

3.

DISEASE CONGENIAL CLIMATE	PERIOD	16-Oct	to	15-Mar
	INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °c		
	STRIKE (cons. day) >=	3		
	EXIT	7		
	PAYOUT (Rs.)	5120		
	MAXIMUM PAYOUT (Rs.)	25600		

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District: Thiruvananthapuram

Kasargod, Kollam, Kozhikode, Malappuram, Thrissur

Reference Unit Area :

Annexure-WB-R-VI-5

Crop: Paddy 3rd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1

DEFICIT RAINFALL	PERIOD	1-Jan to 15-May			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	1-Jan to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	5	10	20	50
	EXIT	0	0	0	10
	PAYOUT RATE (Rs./mm)	320	320	400	320
	MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800
	TOTAL MAXIMUM PAYOUT (Rs.)	25600			

2

DRY SPELL	PERIOD	1-Jan to 15-May			
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	21	28	35	40
	PAYOUT (Rs.)	1600	3200	8000	17600
	MAXIMUM PAYOUT (Rs.)	17600			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

3

HIGH TEMPERATURE	PERIOD	1-Mar to 15-May		
		Phase-I	Phase-II	Phase-III
	Phase	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 15-May
	INDEX	Cumulative daily upward deviation of T Max from respective triggers		
	TRIGGER (	35	35	35.5
	STRIKE (°c) >	4		
	EXIT	40		
	PAYOUT RATE (Rs./°C)	511.11		
	MAXIMUM PAYOUT (Rs.)	18400		

4

DISEASE CONGENIAL CLIMATE	PERIOD	1-Feb to 15-May			
	INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °c			
	STRIKE (cons. day) >=	3			
	EXIT	7			
	PAYOUT (Rs.)	3680			
	MAXIMUM PAYOUT (Rs.)	18400			
SUM INSURED (Rs.)		80000			
FARMER'S PREMIUM (Rs.)		1200			
FARMER'S PREMIUM %		1.50%			

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District:

Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode
Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad,Kasrgode

Reference Unit Area : As per Notification

Annexure-WB-R-VI-6

Crop: BANANA	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.	DEFICIT RAINFALL	PERIOD	1-Mar	to	31-May
		INDEX	Aggregate of rainfall over Period		
		STRIKE (mm) <	200		
		EXIT	50		
		PAYOUT RATE (Rs./mm)	150		
		MAXIMUM PAYOUT (Rs.)	22500		

2	UNSEASONAL RAINFALL	PERIOD	1-Jan to 30-Apr						
			Phase-I	Phase-II	Phase-III	Phase-IV			
		Phase	1-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 15-May			
			INDEX						
		STRIKE (cons. days) >=				3	3	3	3
		PAYOUT (Rs.)				15000	20000	25000	30000
		MAXIMUM PAYOUT (Rs.)				30000			

Note: Maximum of payout of Phase-I, Phase-II, Phase III and Phase IV under unseasonal rainfall cover will be payable.

3	EXCESS RAINFALL	PERIOD	16-May		to	15-Sep		
		Phase	Phase-I	Phase-II	Phase-III	Phase-IV		
			16-May	16-Jun	16-Jul	16-Aug		
			to	to	to	to		
		15-Jun	15-Jul	15-Aug	15-Sep			
		INDEX	Consecutive days with daily rainfall >					30 mm
		STRIKE (cons. days) >=	3	3	3	3		
	PAYOUT (Rs.)	25000	30000	35000	45000			
	MAXIMUM PAYOUT (Rs.)	45000						

Note: Maximum of payout of Phase-I, Phase-II, Phase III and Phase IV under excess rainfall cover will be payable.

4.A.	WIND SPEED	PERIOD	1-Mar	to	31-May
		INDEX	High wind speed		
		STRIKE (cons. day) >=	45	55	60
		PAYOUT (Rs.)	10000	15000	25000
		MAXIMUM PAYOUT (Rs.)	25000		

4.B.	WIND SPEED	PERIOD	1-Jun	to	15-Sep
		INDEX	High wind speed		
		STRIKE (cons. day) >=	40	50	55
		PAYOUT (Rs.)	15000	25000	40000
		MAXIMUM PAYOUT (Rs.)	40000		

5	DISEASE CONGENIAL CLIMATE	PERIOD	1-Jan	to	15-Sep
		INDEX	Number of consecutive days having daily average RH between 70 % to 80 % with daily mean Temperature > 31 °C		
		STRIKE (cons. day) >=	3		
		EXIT	7		
		PAYOUT (Rs.)	2500		
		MAXIMUM PAYOUT (Rs.)	12500		

SUM INSURED (Rs.)	175000
FARMER'S PREMIUM (Rs.)	8750
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District: Idukki, Palakkad

Reference Unit Area : As per Notification

Annexure-WB-R-VI-7

Crop:	SUGARCANE	Reference Weather Station:	As per Notification	Unit:	HECTARE
		Backup Weather Station:	As per Notification		

1.

DEFICIT RAINFALL	PERIOD	16-Jan	to	31-Dec
		Phase-I	Phase-II	Phase-III
	Phase	16-Jan to 28-Feb	1-Mar to 31-Aug	1-Sep to 31-Dec
	INDEX	Aggregate of rainfall over respective Phases		
	STRIKE (mm) <	50	600	300
	EXIT	0	200	50
	PAYOUT RATE (Rs./mm)	40.00	20.00	20.00
	MAXIMUM PAYOUT (Rs.)	2000	8000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	15000		

2.

EXCESS /UNSEASONAL RAINFALL	PERIOD	1-Jun	to	31-Dec
		Phase-I	Phase-II	Phase-III
	Phase	1-Jun to 30-Sep	1-Sep to 31-Oct	1-Nov to 31-Dec
	INDEX	Maximum of consecutive 3 days cumulative rainfall		
	STRIKE (mm) >	100	70	60
	EXIT	200	140	110
	PAYOUT RATE (Rs./mm)	50.00	107.14	150.00
	MAXIMUM PAYOUT (Rs.)	5000	7500	7500
	TOTAL MAXIMUM PAYOUT (Rs.)	20000		

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Mar	to	31-Oct
	INDEX	Number of consecutive days having daily average RH < 80 % with daily mean Temperature > 31 °C		
	STRIKE (cons. day) >=	3		
	EXIT	7		
	PAYOUT (Rs.)	2000		
	MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	45000
FARMER'S PREMIUM (Rs.)	2250
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21, Rabi 2021-22, Rabi 2022-23										
TERMSHEET										
Crop : CASHEWNUT		District: Kannur, Kasargode, Kozhikode, Malappuram, Palakkad						Annexure-WB-R-VI-8		
Reference Weather Station: As per Notification		Reference Unit Area : As per Notification								
Unit : Hectare		Backup Weather Station: As per Notification								
		Total Sum Insured: 60000								
Cover-1: Low Minimum Temperature										
Objective:		To pay for low minimum temperature during cover period causing Flowering problem.								
Cover Period:		15-Dec		To		28-Feb				
Cover Definition:		Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger								
Fortnightly Min Trigger Temperature Table										
Fortnights	15-Dec	31-Dec	01-Jan	15-Jan	16-Jan	31-Jan	01-Feb	14-Feb	15-Feb	28-Feb
Trigger Min. Temperature	20.5 °C		20.5 °C		20.5 °C		20.5 °C		21 °C	
Strike (°C)	20									
Exit (°C):	100									
Notional Payout Per ha. (Rs./ °C):	150.00									
Maximum Payout per ha. (Rs.):	12000									
Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)										
Objective:		To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.								
Cover Period:		15-Dec		To		28-Feb				
Definition of Pest / Disease congenial climate										
Minimum Temperature (°C) Between		15 °C		to		20 °C				
Relative Humidity (%) Between		50 %		to		70 %				
Event Definition		Disease Congenial Climate Persist for 3 or more consecutive days								
Strike (Cons Day)		3								
Exit (Cons Day):		7								
Notional Payout Per ha. (Rs./ day):		2400								
Maximum Payout per ha. (Rs.):		12000								
Cover-3: Wet Spell										
Objective:		To pay for continuous rainfall resulting in reduced growth and plant yield/ quality								
Cover Period:		01-Mar		To		15-May				
Cover Definition:		No of cosecutive Days having daily rainfall > 5 mm								
Strike (Cons Days) =		3								
Exit (Cons Day):		10								
Notional Payout Per ha. (Rs./ °C):		1500								
Maximum Payout per ha. (Rs.):		12000								
Cover-4: Un-seasonal / Excess Rainfall										
Objective:		To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.								
Cover Period:		15-Dec		To		30-Apr				
Cover Definition:		Daily Rainfall (mm) over Trigger Level								
Cover Period		15-Dec		To		14-Feb				
Daily Rainfall (mm) more than		20		To		25				
Nature of Cover: Multiple events		25		To		30				
		30		To		40				
		40		To		60				
		60		To		80				
		80		To		100				
		100		To		120				
		120		To		140				
		140		To		160				
		160		To		180				
		180		To		200				
		200		To		220				
		220		To		240				
		240		To		260				
		260		To		280				
		280		To		300				
		300		To		320				
		320		To		340				
		340		To		360				
		360		To		380				
		380		To		400				
		400		To		420				
		420		To		440				
		440		To		460				
		460		To		480				
		480		To		500				
		500		To		520				
		520		To		540				
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		2020		To		2040				
		2040		To		2060				
		2060		To		2080				
		2080		To		2100				
		2100		To		2120				
		2120		To		2140				
		2140		To		2160				
		2160		To		2180				
		2180		To		2200 </				

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

State: KERALA

District: PALAKKAD

Reference Unit Area : As per Notification

Annexure-WB-R-VI-9

Crop: MANGO

Unit: TREE

Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Cover-1: Disease Congenial Climate

Objective: To provide cover for reduced growth due to Disease Congenial Climate

Cover Period: 15-Oct To 28-Feb

Daily Minimum Temperature less than 24 °C with Daily Average RH > 80% for 3 or more consecutive days

PAYOUT TABLE :	C. Days	Payout (Rs.)
Age group of trees -		> 4 years
	3	160
	4	320
Maximum Payout (Rs.)		320

Nature Of Cover: Single Payout of maximum Intensity

Cover-2:Unseasonal / Excess Rainfall

Objective: To provide cover for reduced growth due to unseasonal/excess rainfall during cover period

Cover Period: 15-Oct to 31-Mar

Cover Index: Daily Rainfall (in mm)

	Phase1	Phase2	Phase3
Phases	15-Oct to 31-Dec	01-Jan to 28-Feb	01-Mar to 31-Mar
Strike >	10	5	10
Exit	45	40	45

PAYOUT TABLE :	
Age group of trees -	> 4 years
Payout / mm (Rs.)	8.29
Maximum Payout (Rs.)	290

Cover-3: High Wind Speed

Objective: To provide cover for reduced growth due to High Wind Speed during cover period

Cover Period: 15-Oct to 31-May

Cover Index: Cumulative upward deviation in Daily Maximum Wind Speed from respective triggers

	Phase1	Phase2	Phase3
Phases	15-Oct to 31-Dec	01-Jan to 28-Feb	01-Mar to 31-Mar
Trigger (km/h)	45	50	40

PAYOUT TABLE :	
Age group of trees -	> 4 years
Strike >	5
Exit	25
Payout/kmph	16.00
Maximum Payout (Rs.)	320

SUM INSURED (Rs.)	150000
FARMER'S PREMIUM (Rs.)	7500
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

Annexure-WB-R-VI-10

TERMSHEET

Crop : Potato Winter	State: KERALA	District: IDUKKI
Reference Weather Station : AWS as per Notification	Reference Unit Area : As per Notification	Backup Weather Station: As per Notification
Unit : Hectare		Total Sum Insured: 40000

Cover-1: Rise in Day Temperature

Cover Period: 01-Oct To 10-Dec
Cover Index: Count of days having daily Minimum temperature greater than 21 ° C

Strike (>)	15
Exit	30
Rate (Rs/Day)	889
Max Payout (Rs)	13335

Cover-2: Disease Congenial Days (DCDs)

Cover Period: 01-Oct To 10-Dec
Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1333.5
Max Payout (Rs)	13335

Definition Of Disease Congenial Days (DCDs)

A day is disease congenial climate if

Daily Tmax between (°C)	21	26
Daily Tmin(°C) >	10	
Average Relative Humidity (%) >	85	

Cover-3: Un-seasonal / Excess Rainfall

Cover Period: 01-Oct To 31-Dec
Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period	01-Oct	To	10-Dec
	Payout per hectare.		
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	15	0	100
	20	500	225
	25	1625	504
Nature of Cover: Multiple events	35	6665	0

	11-Dec	To	31-Dec
	Payout per hectare.		
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	10	0	100
	20	1000	225
	30	3250	341.5
	40	6665	0

Maximum Payout per ha. (Rs.): 13330

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23																		
Annexure-WB-R-VI-11																		
TERMSHEET																		
Crop : Potato Summer	State: KERALA	District: IDDUKI																
Reference Weather Station : AWS as per Notification	Reference Unit Area :	As per Notification																
Unit : Hectare		Backup Weather Station: As per Notification																
		Total Sum Insured: 40000																
Cover-1: Rise in Day Temperature																		
Cover Period:	01-Jan	To	28-Feb															
Cover Index:	Count of days having daily Minimum temperature greater than 21 ° C																	
Strike (>)	15																	
Exit	30																	
Rate (Rs/Day)	733.3																	
Max Payout (Rs)	11000																	
Cover-2: Disease Congenial Days (DCDs)																		
Cover Period:	01-Jan	To	28-Feb															
Cover Index:	No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)																	
Strike (>)	6																	
Exit	16																	
Rate (Rs/Day)	1100.0																	
Max Payout (Rs)	11000																	
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Definition Of Disease Congenial Days (DCDs)</th> </tr> </thead> <tbody> <tr> <td colspan="3">A day is disease congenial climate if</td> </tr> <tr> <td>Daily Tmax between (°C)</td> <td>21</td> <td>26</td> </tr> <tr> <td>Daily Tmin(°C) ></td> <td>10</td> <td></td> </tr> <tr> <td>Average Relative Humidity (%) ></td> <td>70</td> <td></td> </tr> </tbody> </table>			Definition Of Disease Congenial Days (DCDs)			A day is disease congenial climate if			Daily Tmax between (°C)	21	26	Daily Tmin(°C) >	10		Average Relative Humidity (%) >	70	
Definition Of Disease Congenial Days (DCDs)																		
A day is disease congenial climate if																		
Daily Tmax between (°C)	21	26																
Daily Tmin(°C) >	10																	
Average Relative Humidity (%) >	70																	
Cover-3 Deficit Rainfall																		
Objective:	To provide cover against low rainfall																	
COVER PERIOD	1-Jan	to	30-Apr															
	Phase-I	Phase-II																
	1-Jan	15-Feb																
Phase	to	to																
	14-Feb	30-Apr																
COVER INDEX	Aggregate of rainfall over respective phase																	
STRIKE I mm (<)	20	15																
STRIKE II (<)	10	5																
EXIT	0	0																
RATE I (Rs./ mm)	25	60																
RATE II (Rs./ mm)	275	680																
MAXIMUM PAYOUT (Rs.)	3000	4000																
Cover-3: Un-seasonal / Excess Rainfall																		
Cover Period:	01-Jan	To	30-Apr															
Cover Definition:	Daily Rainfall (mm) over Trigger Level																	
Cover Period	01-Jan	To	14-Feb															
	Payout per hectare.																	
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)															
	15	0	100															
	20	500	200															
	25	1500	400															
Nature of Cover: Multiple events	35	5500	0															
Maximum Payout per ha. (Rs.):	11000																	
	15-Feb	To	30-Apr															
	Payout per hectare.																	
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)															
	10	0	100															
	20	1000	200															
	30	3000	250															
	40	5500	0															
Summary																		
	SUM INSURED (Rs.)	40000																
	FARMER'S PREMIUM (Rs.)	2000																
	FARMER'S PREMIUM %	5.00%																

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

Annexure-WB-R-VI-12

TERMSHEET

Crop : Winter Veg Group 2 (Cabbage , Carrot, Garlic and French Bean)

State: KERALA

District: IDDUKI

Reference Weather Station: AWS as per Notification in the Notified Panchayats

Reference Unit Area : As per Notification

Backup Weather Station: As per Notification

Unit : Hectare

Total Sum Insured: 40000

Cover-1: Rise in Night Temperature

Cover Period: 01-Oct To 10-Dec
Cover Index: Count Of days having daily Minimum temperature greater than 21 ° C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

Cover-2: Disease Congenial Days (DCDs)

Objective: To provide cover for reduced growth due to Disease Congenial Climate

Cover Period: 15-Oct To 10-Dec

Cover Definition: Daily Minimum Temperature less than 18 °C with Daily Average RH > 60% for 3 or more consecutive days

Strike (>=)	3
Exit	7
Rate (Rs/Day)	2000
Max Payout (Rs)	10000

Nature Of Cover: Single Payout of maximum Intensity

Cover-3: Un-seasonal / Excess Rainfall

Cover Period: 01-Oct To 31-Dec

Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period	01-Oct	To	10-Dec
	Payout per hectare.		
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	15	0	100
	20	500	250
	25	1750	575
Nature of Cover: Multiple events	35	7500	0

	11-Dec	To	31-Dec
	Payout per hectare.		
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	10	0	100
	20	1000	250
	30	3500	400
	40	7500	0

Maximum Payout per ha. (Rs.): 15000

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23										
TERMSHEET										
Crop : Summer Veg Group 2 (Cabbage , Carrot, Garlic and French Bean)				State: KERALA		District: IDDUKI				
Reference Weather Station: AWS as per Notification in the Notified Panchayats				Reference Unit Area : As per Notification		Backup Weather Station: As per Notification				
Unit : Hectare						Total Sum Insured: 40000				
Cover-1: Rise in Night Temperature										
Cover Period:		01-Jan		To		28-Feb				
Cover Index:		Count Of days having daily Minimum temperature greater than 21 ° C								
Strike (>)	15									
Exit	30									
Rate (Rs/Day)	666.67									
Max Payout (Rs)	10000									
Cover-2: Disease Congenial Days (DCDs)										
Objective:		To provide cover for reduced growth due to Disease Congenial Climate								
Cover Period:		01-Jan		To		30-Apr				
Cover Definition: Daily Minimum Temperature less than		18		°C with Daily Average RH >		60%		for 3 or more consecutive days		
Strike (>=)	3									
Exit	7									
Rate (Rs/Day)	2000									
Max Payout (Rs)	10000									
Nature Of Cover: Single Payout of maximum Intensity										
Cover-3 Deficit Rainfall										
Objective:		To provide cover against low rainfall								
COVER PERIOD	1-Jan		to		30-Apr					
	Phase-I		Phase-II							
	1-Jan to		15-Feb to							
Phase	14-Feb		30-Apr							
COVER INDEX	Aggregate of rainfall over respective phase									
STRIKE I mm (<)	20		15							
STRIKE II (<)	10		5							
EXIT	0		0							
RATE I (Rs./ mm)	25		60							
RATE II (Rs./ mm)	275		680							
MAXIMUM PAYOUT (Rs.)	3000		4000							
Cover-4: Un-seasonal / Excess Rainfall										
Cover Period:		01-Jan		To		30-Apr				
Cover Definition:		Daily Rainfall (mm) over Trigger Level								
Cover Period	01-Jan		To		14-Feb		15-Feb		To 30-Apr	
Daily Rainfall (mm) more than	Trigger		Fixed(Rs.)		Variable (Rs.Per mm)		Trigger		Fixed(Rs.) Variable (Rs.Per mm)	
	15		0		100		10		0 100	
	20		500		200		20		1000 200	
	25		1500		500		30		3000 350	
Nature of Cover: Multiple events	35		6500		0		40		6500 0	
Maximum Payout per ha. (Rs.):		13000								
Summary										
		SUM INSURED (Rs.)		40000						
		FARMER'S PREMIUM (Rs.)		2000						
		FARMER'S PREMIUM %		5.00%						

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21,Rabi 2021-22 ,Rabi 2022-23

TERM SHEET

State: Kerala

District: Palakkad

Reference Unit Area : As per Notification

Annexure-WB-R-VI-14

Crop: PADDY - Winter	Reference Weather Station: As per Notification	Unit: Hactre
	Backup Weather Station: As per Notification	

1.

DEFICIT RAINFALL	PERIOD	15-Sep-20	to	15-Jan-21	
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	15-Sep	16-Oct	16-Nov	16-Dec
		to	to	to	to
		15-Oct	15-Nov	15-Dec	15-Jan
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	300	300	300	300
	EXIT	60	60	60	60
	PAYOUT RATE (Rs./mm)	29.17	20.83	20.83	12.50
	MAXIMUM PAYOUT (Rs.)	7000	5000	5000	3000
	TOTAL MAXIMUM PAYOUT (Rs.)	20000			

2.

HIGH TEMPERATURE	PERIOD	15-Sep	to	15-Jan	
	INDEX	Cumulative daily upward deviation of T Max from respective triggers			
	TRIGGER (° centigrade)	33			
	STRIKE (° centigrade) >	1			
	EXIT	35			
	PAYOUT RATE (Rs./° centigrade)	571.42			
	MAXIMUM PAYOUT (Rs.)	20000			

3.

EXCESS /UNSEASONAL RAINFALL	PERIOD	15-Sep-20	to	15-Jan-21	
	INDEX	Maximum of consecutive			3 days cumulative rainfall
	STRIKE (mm) >=	150			
	PAYOUT (Rs.)	20000			
	MAXIMUM PAYOUT (Rs.)	20000			

4.

DISEASE CONGENIAL CLIMATE	PERIOD	15-Sep	to	15-Jan	
	INDEX	Number of consecutive days having daily average RH between 80% to 90% with Daily Mean Temp >32 °C			
	STRIKE (cons. day) >=	3			
	EXIT	7			
	PAYOUT (Rs.)	4000			
	MAXIMUM PAYOUT (Rs.)	20000			

Maximum payout

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2020-21, Rabi 2021-22, Rabi 2022-23

TERM SHEET

State: Kerala

District: Idukki, Kottayam & Ernakulam

Annexure-WB-R-VI-15

Crop:	Pineapple	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.

DRY SPELL	PERIOD	15-Mar-21 to 31-May-21			
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	20	22	24	26
	PAYOUT (Rs.)	5000	7500	14000	17500
	MAXIMUM PAYOUT (Rs.)	17500			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.

EXCESS RAINFALL	PERIOD	15/Jan/2021 to 15 /Sep/ 2021	16-Sep-21 to 30-Nov-21
	INDEX	Highest of consecutive days with daily RF >150 mm in respective phases	Highest of consecutive days with daily RF > 25mm in respective phases
	STRIKE (cons. day) >=	3	4
	EXIT	6	6
	RATE (Rs./day)	5312.5	7083.33
	MAXIMUM PAYOUT (Rs.)	21250	21250

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

Seasonality Discipline & Cut-Off Dates under RWBCIS Rabi Season

Sl. No.	Activities	Time lines
		Rabi 1 and II season
1	Loaning Period (for Loanee farmers covered on compulsory basis)	31 st December
2	Cut-off date for Receipt of Proposals of farmers (Non-loanee/Debit of premium from farmers account(loanee & non-loanee)	31 st December
3	Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) from Banks Branches (Commercial Bankss & RRBs) to AIC and from PACS to DCB HO	15 th January (Loanee) & 07 th January (Non-loanee)
4	Cut-off date for receipt of Proposals of Non-loanee farmers covered on Voluntary basis from designated insurance intermediaries /agents to Implementing Insurance Company	Within 7 days of receipt of proposal/premium
5	Cut-off date for receipt of Consolidated Premium(through NEFT/RTGS) for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) from respective DCB HO's to AIC	22 nd February (Loanee) & 15 th January (non-Loanee)
6	Cut-off date for uploading of softcopy of the details of individual insured farmers by Bank branches/PACS & intermediaries	Within 15 days after cut-off date for collection of premium from farmers
7	Payment of claims based on yield data by designated Insurance Company	45 days from receipt of weather data for risk period

NB: If the above Cut-off Dates fall on Public Holiday/Bank Holiday declared under Negotiable Instrument Act then the next working day shall be the effective Cut-off Date.